

Long-Term Care Insurance User Guide

Koto City

Table of Contents

- What is the long-term care insurance system?..... 2
- Long-term care insurance membership 2
- Insurance card contents 3
- When you need your insurance card 3
- Premiums 4
- From application to accessing services 7
- Long-term care insurance co-pay certificate 11
- Co-pay when accessing services..... 12
- Comprehensive long-term care prevention / daily life support programs..... 14
- Long-term care insurance tax deductions and exemptions 16
- List of Longevity Support Centers..... 17
- Consultations regarding long-term care insurance 18

What is the long-term care insurance system?

The long-term care insurance system is a mechanism to provide necessary long-term care services so that people can lead independent daily lives at home even if they come to be in need of long-term care.

Individuals aged 40 and above pay premiums to support the long-term care insurance system together as a society.

Long-term care insurance membership

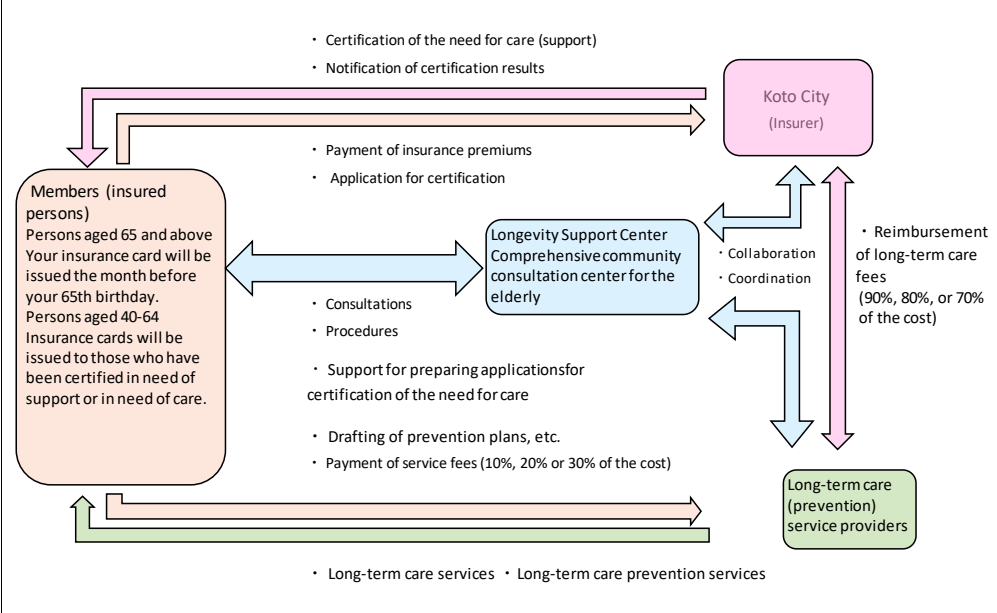
○ Members (insured persons) are divided into two categories based on age.

Persons aged 65 years and above (Category 1 insured persons)

Services are available to those who are certified to be in need of long-term care or support.

Persons aged 40 to 64 years old who are enrolled in health insurance (Category 2 insured persons)

Long-term care services are available for those who are certified to be in need of long-term care or support due to a specified disease or disorder covered by long-term care insurance.



Insurance card contents

Long-Term Care Insurance Card (olive green)

The insurance card is a certificate of long-term care insurance coverage and contains important information for accessing long-term care (prevention) services.

When you receive your long-term care insurance card, please confirm that your address, name, and date of birth are correct.

When you need your insurance card

- When applying for certification of the need for care
- When drafting a care plan
- When accessing services

*Your long-term care insurance card is different from the health insurance card you show when visiting a medical institution.

○ Handling your insurance card

As your insurance card contains important information, please handle it with care and take note of the following points:

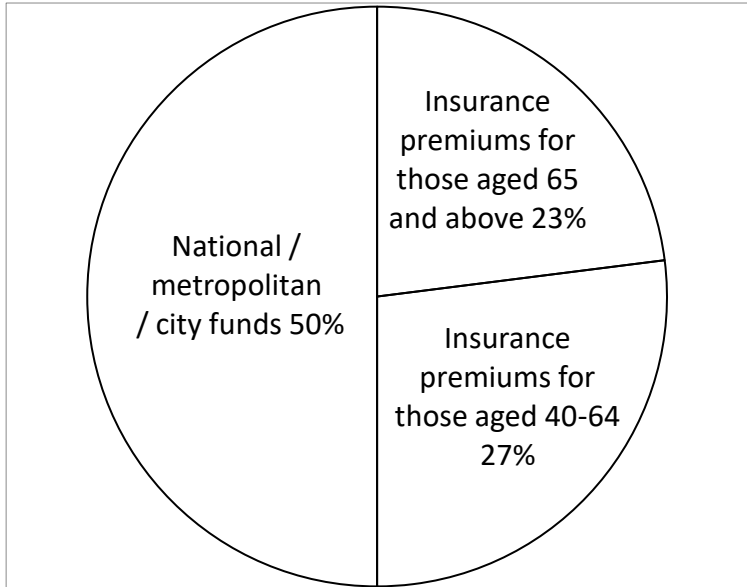
- You cannot use a photocopy of your card.
- Lending someone your insurance card or borrowing one is punishable by law.
- Your insurance card may be misused if lost, so take care not to lose it.
- Long-term care insurance cards carry no expiration date. Please keep yours in a safe place as it is valid as long as no changes have been made.

介護保険被保険者証											
番号											
被 保 険 者	住所										
	フリガナ										
	氏名										
	生年月日 明治・大正・昭和 年 月 日 性別 男・女										
交付年月日	令和 年 月 日										
保険者番号 並びに保険 者の名称及 び印	<table border="1"> <tr> <td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> </table>										

Premiums

○ Insurance is an important financial resource

Long-term care insurance is financed by premiums paid by all individuals aged 40 and above. Be sure to pay your premiums so that you can access services worry-free when you need long-term care.



○ Premiums for persons aged 65 and above (Category 1 insured persons)

Premiums are reviewed every three years to ensure that the system is able to operate properly. Insurance premiums for persons aged 65 and above in 2021-2023 are determined based on a standard amount calculated to cover the long-term care services needed over the three years, and in accordance with each individual's inhabitant's tax status and prior year income.

Notices are sent out in mid-June each year to inform members of their premiums. They will also be sent mid-month in the month following an individual's 65th birthday or following any change in premiums.

Premiums are shown in the accompanying table.

Long-Term Care Insurance Premiums for FY2021 to FY2023 (8th Term)

Income Level	Eligible Persons	Annual Premium
Level 1	Welfare recipients and old-age welfare pension recipients whose entire household is exempt from inhabitant's tax Persons whose entire household is exempt from inhabitant's tax, and whose total income and taxable pension income comes to 800,000 yen or less per year	20,880 yen
Level 2	Persons whose entire household is exempt from inhabitant's tax, and whose total income and taxable pension income comes to 1,200,000 yen or less per year	27,840 yen
Level 3	Persons whose entire household is exempt from inhabitant's tax, and whose total income and taxable pension income exceeds 1,200,000 yen per year	45,240 yen
Level 4	Persons who are exempt from inhabitant's tax with a household member who is subject to said tax, and whose total income and taxable pension income comes to 800,000 yen or less per year	59,160 yen
Level 5	Persons who are exempt from inhabitant's tax with a household member who is subject to said tax, and who do not fall under Level 4	69,600 yen
Level 6	Persons who are subject to inhabitant's tax and whose total income is less than 1,250,000 yen	80,040 yen
Level 7	Persons who are subject to inhabitant's tax and whose total income is 1,250,000 yen or more but less than 2,000,000 yen	90,480 yen
Level 8	Persons who are subject to inhabitant's tax and whose total income is 2,000,000 yen or more but less than 3,000,000 yen	114,840 yen
Level 9	Persons who are subject to inhabitant's tax and whose total income is 3,000,000 yen or more but less than 4,000,000 yen	121,800 yen
Level 10	Persons who are subject to inhabitant's tax and whose total income is 4,000,000 yen or more but less than 5,000,000 yen	142,680 yen
Level 11	Persons who are subject to inhabitant's tax and whose total income is 5,000,000 yen or more but less than 6,000,000 yen	146,160 yen
Level 12	Persons who are subject to inhabitant's tax and whose total income is 6,000,000 yen or more but less than 8,000,000 yen	174,000 yen
Level 13	Persons who are subject to inhabitant's tax and whose total income is 8,000,000 yen or more but less than 10,000,000 yen	194,880 yen
Level 14	Persons who are subject to inhabitant's tax and whose total income is 10,000,000 yen or more but less than 12,000,000 yen	201,840 yen
Level 15	Persons who are subject to inhabitant's tax and whose total income is 12,000,000 yen or more but less than 15,000,000 yen	208,800 yen
Level 16	Persons who are subject to inhabitant's tax and whose total income is 15,000,000 yen or more	215,760 yen

○ How to pay your insurance premiums

There are two ways premiums are paid. This will depend on the amount of your pension.

Annual pension amount	
180,000 yen or more	Less than 180,000 yen
Special collection Your long-term care insurance premiums will be deducted upfront when your regular pension payouts are made (6 times annually).	Normal collection You must pay your long-term care insurance premiums by account transfer or via payment slip.

*Old-age and retirement pensions, disability pensions, and survivors' pensions are subject to special collection.

*You cannot choose your own payment method.

Even if your pension is 180,000 yen or more annually, you may need to temporarily pay by payment slip until you are switched over to special collection in the following instances:

- When you have just turned 65 years old (Category 1 insured person)
- When you have moved from another ward, city, town or village
- When your pension benefits have started being paid out in the middle of the fiscal year
- When your pension benefits have been temporarily suspended or terminated, etc.

○ Failure to pay insurance premiums

Should you continuously fail to pay your premiums, your insurance benefits may be temporarily suspended or limited, or you may be charged full cost for services accessed depending on the length of the delinquency. If you are unable to pay by the due date, please contact the Long-Term Care Insurance Division's Eligibility & Premiums Section (TEL: 3647-9493).

○ Long-term care insurance premium reduction system

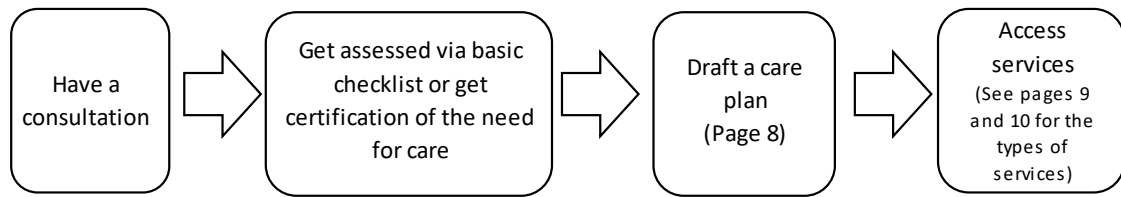
A system is in place to reduce insurance premiums for those who meet 8 conditions, including income under a certain threshold. Please get in touch with us for more details.

○ Premiums for persons aged 40-64

Your premiums will be determined by a calculation method that depends on the type of health insurance you are enrolled in (national health insurance or workplace health insurance), and are paid together with your health insurance premiums.

From application to accessing services

Below is the procedural flow for accessing long-term care insurance services.



○ Get assessed via the basic checklist

If you only wish to access long-term care prevention / daily life support services (page 15), the basic checklist will be used to determine if you meet the criteria.

○ Get certification of the need for care

If you wish to access services other than those above, you will need to be certified as being in need of long-term care services.

(1) Apply for certification of the need for care

You or your family must apply at the Longevity Support Center or the Long-Term Care Insurance Division at city hall.

*If you or your family are unable to submit an application, you may have the Longevity Support Center or other organization apply on your behalf.

(2) A home visit evaluation and assessment will be performed

Interviews will be conducted with the applicant and their family members to evaluate their physical and mental condition. The city will then conduct an assessment based on those results as well as the opinion of the applicant's attending physician.

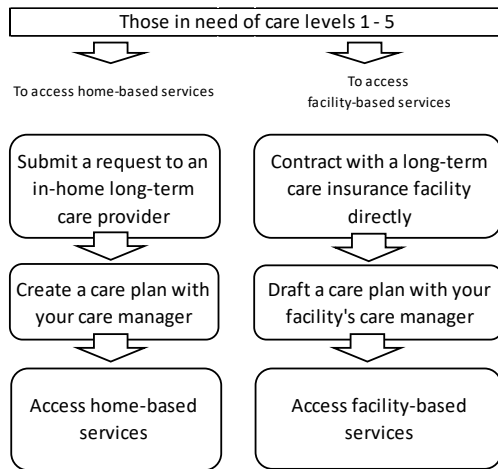
(3) You will be notified of certification results

After having assessed the degree to which long-term care is required (long-term care need classification), the applicant will be notified of the certification results.

As a general rule, the notification of certification results will be sent within 30 days of application together with a new long-term care insurance card.

○ Draft a care plan

Based on the certification results, you will need to draft a care plan.



In-home long-term care support providers

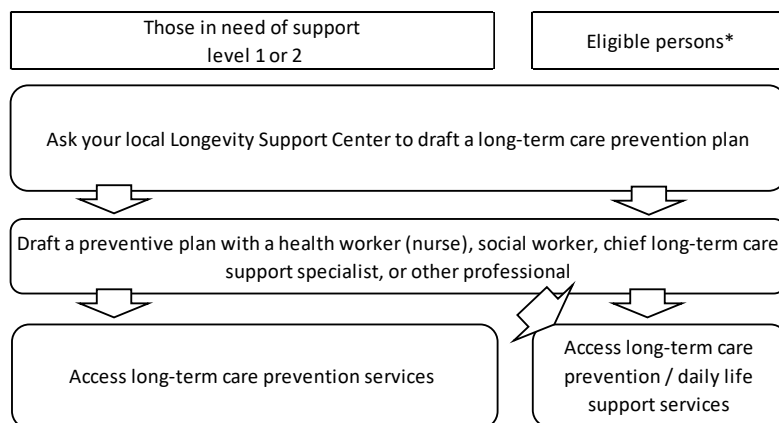
Agencies designated by the ward, city, town or village that assign care managers to liaise and coordinate with service providers.

Care managers (long-term care support specialist)

Experts in drafting care plans. They are affiliated with an in-home long-term care support provider or Longevity Support Center.

What is a care plan?

It is a plan to achieve the goals set for independence depending on the physical and mental condition of the individual so that they can lead an independent daily life. The individual, their family members, the care manager and others discuss and draft the plan.



For those deemed not eligible for long-term care

Please contact your local Longevity Support Center. If you submit the basic checklist again and are deemed eligible, you will be able to access long-term care prevention / daily life support services.

*Service eligibility: Persons deemed "eligible for long-term care prevention / daily life support services (equivalent to needing support)" based on 25 questions (the basic checklist) established by the Ministry of Health, Labour and Welfare.

○ Types of long-term care services

There are many different types of long-term care insurance services available, depending on the individual's condition.

Home-Based (Care Prevention) Services

Accessed at home

Types of long-term care services	Need care	Need support
Home-visit long-term care	○	—
Home-visit long-term care prevention	—	○
Home-visit bathing	○	○
Home-visit rehabilitation	○	○
Home-visit nursing	○	○
Guidance for management of in-home medical long-term care	○	○

Accessed by commuting to (staying over at) a facility

Types of long-term care services	Need care	Need support
Outpatient day long-term care	○	—
Outpatient day long-term care prevention	—	○
Outpatient day rehabilitation	○	○
Short-term admission for daily life long-term care	○	○
Short-term admission for recuperation	○	○

Accessed at a facility

Types of long-term care services	Need care	Need support
Daily life long-term care admitted to a specified facility	○	○

Help with living environment

Types of long-term care services	Need care	Need support
Welfare equipment rentals	○	○
Allowance for purchase of specified welfare equipment	○	○
Allowance for home modification	○	○

Community-Based (Care Prevention) Services

Types of long-term care services	Need care	Need support
Community-based day long-term care	○	—
Outpatient long-term care for those with dementia	○	○
Communal daily long-term care for those with dementia	○	△
Multifunctional long-term care in a small group home	○	○
Home-visits at night for long-term care	○	—
Daily life long-term care for those admitted to a community-based specified facility	○	—
Admission to a community-based facility for preventive daily long-term care of the elderly covered by public aid	△	—
Periodic / on-call home-visit long-term care nursing	○	—
Multifunctional long-term nursing care in a small group home	○	—

Facility-Based Services

Types of long-term care services	Need care	Need support
Facilities covered by public aid providing long-term care to the elderly (special nursing homes for the elderly)	△	—
Long-term care healthcare facilities (elderly healthcare facilities)	○	—
Long-term care medical centers	○	—
Medical long-term care sanatoriums (medical beds for long-term patients, etc.)	○	—

Need care: Services marked with a ○ are available to those certified as in need of care levels 1-5. However, those marked with a △ are not available to those in need of care level 1 or 2. (Excluding those admitted prior to March 2015 and special admissions)

Need support: Services marked with a ○ are available to those certified as in need of support level 1 or 2. However, those marked with a △ are not available to those in need of support level 1.

Long-term care insurance co-pay certificate

Users pay a co-pay of 10%, 20% or 30% of the cost when accessing long-term care services depending on their income. The remaining costs are paid to the provider by the insurer (Koto City).

When accessing long-term care services, please present your long-term care insurance card and co-pay certificate to the service provider.

The form is titled '介護保険負担割合証' (Long-term Care Insurance Co-payment Ratio Certificate) and includes the following sections:

- 被保険者 (Insured Person):** Contains fields for '番号' (Number), '住所' (Address), 'フリガナ' (Furigana), '氏名' (Name), and '生年月日' (Date of Birth). A callout points to these fields: "Your address, name, and date of birth."
- 利用者負担の割合 (User Burden Ratio):** A table with columns for '適用期間' (Applicable Period) and '割合' (Ratio). It lists '開始年月日' (Start Date) and '終了年月日' (End Date) for both '令和' (Reiwa) and '令和' (Reiwa) eras. A callout points to this section: "Your co-pay (10%, 20% or 30%) when receiving long-term care services is listed here."
- 保険者番号並びに保険書の名称及び印 (Insurer Number and Name/Stamp):** A field for the insurer's details. A callout points to this section: "The period your co-pay is applicable is listed here. Your certificate cannot be used if this period has passed, so please return it to the city."

(Purple)

Who is issued a long-term care insurance co-pay certificate?

Certificates are sent to those who have been certified as in need of support or care as well as those who are eligible for long-term care prevention / daily life support services.

When are they issued?

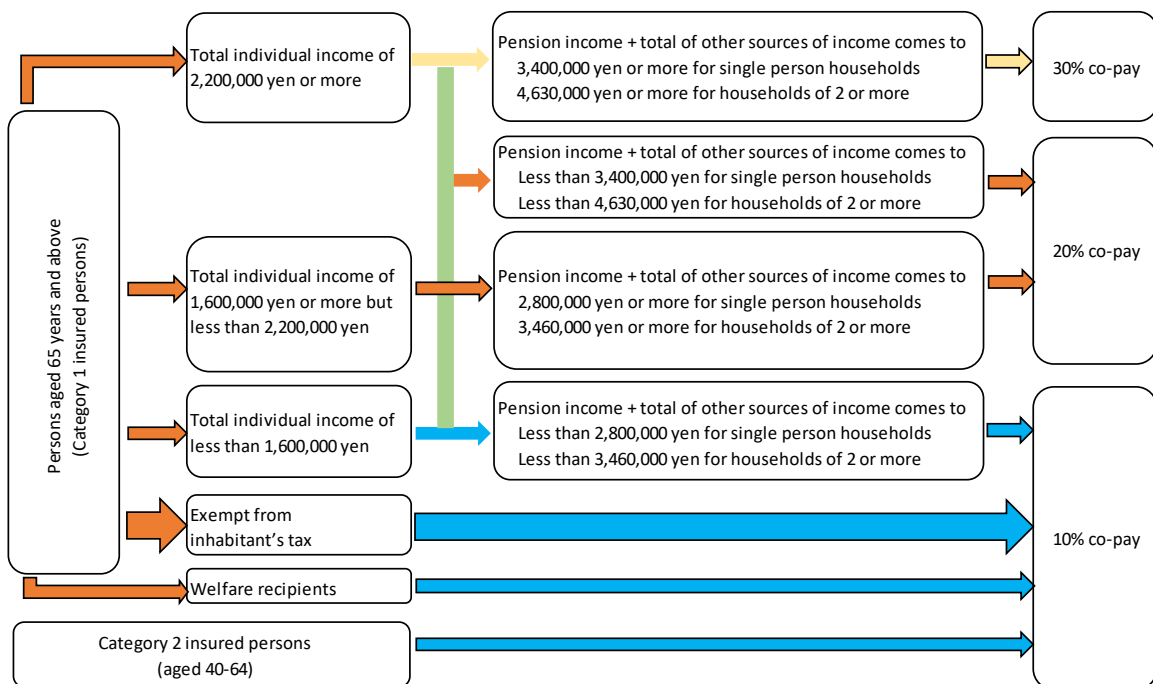
Co-pays are determined based on your income from the previous year and certificates are issued annually in mid-July.

How long is the co-pay applicable for?

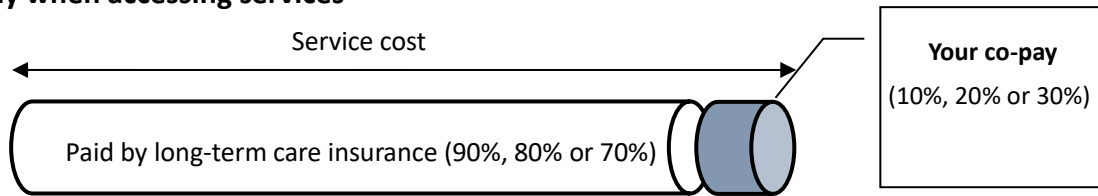
The co-pay is applicable for one year from August 1 to July 31.

*For those who have been newly certified, the co-pay will be applicable from the date of application.

Determining the co-pay



Co-pay when accessing services

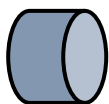


You will pay 10%, 20% or 30%* of the cost when accessing services. However, when accessing outpatient long-term care services, short-term admission services, or facility-based services, you will be required to pay the full amount for your housing (accommodation) fees, meals, and daily living expenses.

○ When accessing home-based services

Accessing services at home

10%, 20% or 30% of the service cost



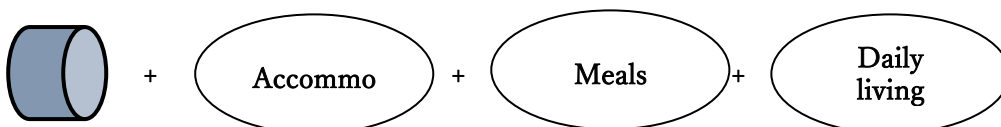
Commuting to a facility for services

10%, 20% or 30% of the service cost



Admitted to a facility short-term for services

10%, 20% or 30% of the service cost



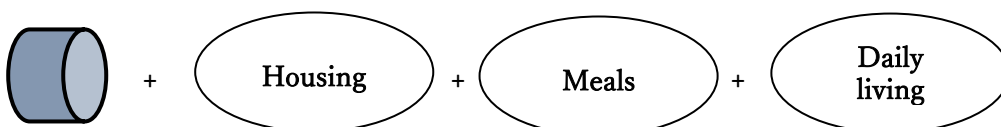
*Please see “Long-term care insurance co-pay certificate” (page 11) to confirm your co-pay.

○ When accessing facility-based services

10%, 20% or 30% of the costs

*You will be required to pay for your housing fees, meals, and daily living expenses on top of this

Your co-pay



*Maximum housing fees and meal costs when accessing a facility

Those accessing long-term care facilities who meet certain conditions, such as having savings or income below a certain threshold, may apply for reduced housing (accommodation) fees and meal costs.

○ What if my co-pays get too expensive?

Should the amount of co-pays for a month’s worth of services among household members exceed the limits shown in the table below, the portion in excess will be paid as a high-cost long-term care service payout.

Eligible Persons		Maximum Co-Pay (Monthly)	
		Household Limit	Personal Limit
Level 1	Old-age welfare pension recipients whose entire household is exempt from inhabitant’s tax	15,000 yen	15,000 yen
Level 2	Persons whose entire household is exempt from inhabitant’s tax, and whose total income and taxable pension income comes to 800,000 yen or less per year	24,600 yen	15,000 yen
Level 3	Persons whose entire household is exempt from inhabitant’s tax, and whose total income and taxable pension income exceeds 800,000 yen per year	24,600 yen	24,600 yen
Level 4	Those who do not fall under levels 1 to 3 and whose taxable income is less than 3,800,000 yen	44,400 yen	44,400 yen
Level 5	Those whose taxable income is 3,800,000 yen or more but less than 6,900,000 yen	93,000 yen	93,000 yen
	Those whose taxable income is 6,900,000 yen or more	140,100 yen	140,100 yen

What if my co-pays for long-term care insurance and health insurance get too expensive?

After the limits have been applied for both for the long-term care and health insurance services, the portion of the cost of annual co-pays among household members that exceeds the specified maximum amount will be paid as a high-cost medical and long-term care service payout. *

*You must apply to the city to receive a high-cost long-term care payout or high-cost medical and long-term care service payout. Application forms will be sent to those who are eligible.

○ Reduced co-pays

Co-pay reduction program for those experiencing difficulties

Those accessing long-term care insurance services who meet certain conditions, such as having savings or income below a certain threshold, may apply for reduced co-pays.

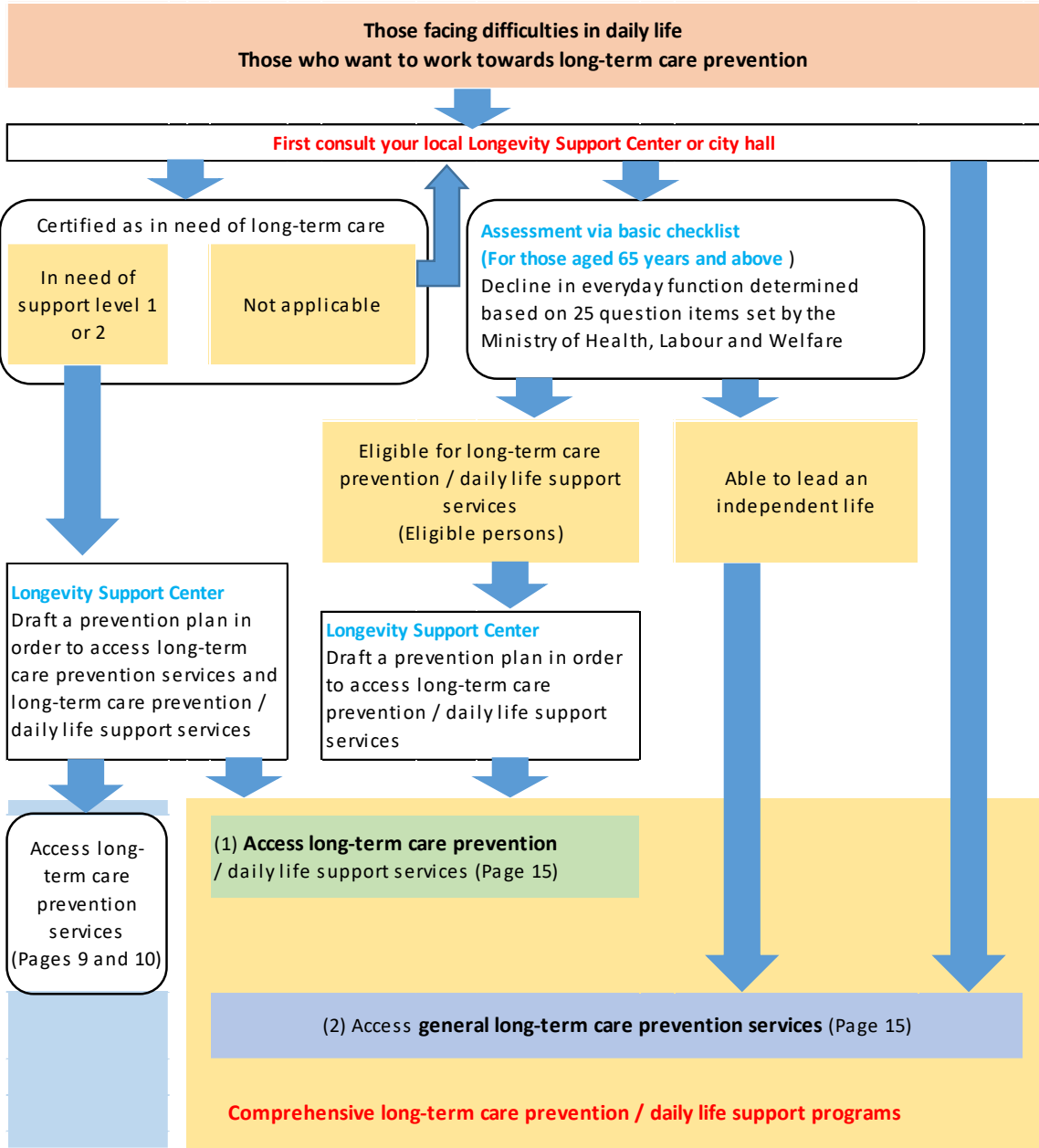
This program is only available if your provider has a co-pay reduction system in place.

Comprehensive long-term care prevention / daily life support programs

Comprehensive long-term care prevention / daily life support programs (“comprehensive programs” below) provide a variety of services tailored to the condition and needs of each individual as a type of community support program operated by the city.

Comprehensive programs include (1) long-term care prevention / daily life support services for those certified as being in need of support and those deemed equivalent to needing support who show a decline in everyday function, and (2) general long-term care prevention services which are available to all persons aged 65 years and above. These services help prevent the need for long-term care and support individuals’ independence in daily life.

○ Flow for accessing comprehensive programs



(1) Long-term care prevention / daily life support services

Eligible Persons

- Those in need of support level 1 or 2
- Those aged 65 and above deemed eligible based on the basic checklist

Main services

- Long-term care prevention services (home-visit long-term care prevention, outpatient day long-term care prevention)

These services provide support for daily life and functional training as needed.

- Neighborhood services (Neighborhood Mini-Days)

Community groups put together light physical exercises, meals, etc. once a week for three hours to revitalize the mind and body.

There is no charge to access these services. (You will be responsible for the cost of your own meals and activity fees.)

- Genki Up services (Genki Up visits and Genki Up training)

These services aim to improve everyday function over a short, intensive period of time (3 months in principle) under the guidance of a rehabilitation specialist or other professional.

(2) General long-term care prevention services

Eligible Persons

All persons aged 65 and above (some conditions apply)

Main services

- Beginner's exercise class
- Dementia prevention program
- Men's group training (for self-direction)
- Music-based health sessions
- Walking disaster preparedness workshops
- Fitness tests for seniors
- Koto City Masters Fitness (sports club trials)
- Totally Genki! club

Exercise instructors and rehabilitation specialists will be dispatched free of charge to groups of three or more elderly persons who do Koto City's Lively Exercise program (Strength Training version) at least once a week. They will provide coaching and physical fitness tests.

*Please contact the Community Care Section of the Community Care Promotion Division at 3647-4398 for more information.

Long-term care insurance tax deductions and exemptions

The following deductions and exemptions are available for income tax and inhabitant's tax.

○ Exemption for persons with disabilities

Those aged 65 or older who have been certified as in need of care levels 1 to 5, and those who are bedridden who are deemed to have a condition equivalent to a disability may have a certificate of eligibility issued by the city to receive the exemption for persons with (special) disabilities. In addition, if the disabled individual's income for the previous year totals 1,250,000 yen or less, they will be exempt from inhabitant's tax.

For inquiries regarding the certificate of eligibility for the exemption for persons with disabilities, please contact:

At-Home Support Section
Long-Term Care Insurance Division TEL: 3647-4319

○ Deduction for social insurance premiums

Long-term care insurance premiums are deductible from income as a part of the deduction for social insurance premiums.

Please note that insurance premiums withheld from pension payments can only be deducted by the pensioner, and as such cannot be included as part of social insurance premium deductions for anyone else.

○ Deduction for medical expenses

- A portion of your co-pays for accessing long-term care insurance services is deductible as a part of the deduction for medical expenses.

- For those who have been bed-ridden for 6 or more months, diapers may also be deducted with a certificate of diaper use issued by a physician.

*Those certified as in need of care who continuously deduct diaper expenses as a medical expense may file taxes from the second year onwards with a letter of verification of diaper use issued by the city in place of a certificate from a physician (however, we may be unable to issue a letter of verification if certain conditions are not met).

For inquiries regarding the letter of verification of diaper use, please contact:

General Affairs Section
Long-Term Care Insurance Division TEL: 3647-9481

○ For inquiries regarding inhabitant's tax

Tax Section TEL: 3647-8001~2
TEL: 3647-8004

○ For inquiries regarding income tax

Koto West Tax Office TEL: 3633-6211
Koto East Tax Office TEL: 3685-6311

List of Longevity Support Centers

Longevity Support Centers are a type of “community general support center” in accordance with the Long-Term Care Insurance Act, where public health workers (nurses), social workers, chief long-term care support specialists, and other professionals work together to support the elderly in community life. In addition to general consultations and consultations on rights advocacy related to long-term care, dementia, and preventing abuse, these centers also provide care management for comprehensive long-term care prevention / daily life support programs as well as care management related to insurance benefits for those certified as in need of support level 1 or 2.

Home visits are available in addition to phone consultations. Consultations are free of charge.

Consultation hours

Monday - Friday: 9:00 a.m. - 6:00 p.m.

Saturday: 9:00 a.m. - 3:00 p.m.

(Closed on Sundays, national holidays, and over the year-end and New Year holidays)

*Consultation hours for the Toyosu Longevity Support Center are as follows:

Monday - Friday: 8:30 a.m. to 5 p.m. (until 7 p.m. on Wednesdays)

Open once a month on Sundays: 9:00 a.m. - 4:00 p.m.

(Closed: Saturdays, Sundays (except for one Sunday per month), national holidays, and over the year-end and New Year holidays)

Center Name	Location	Phone Number	Areas of Operation
Shirakawa Longevity Support Center	3-4-3-201 Shirakawa	5646-1541	Tokiwa, Shin-Ohashi, Morishita 1 & 2, Miyoshi 3 & 4, Shirakawa, Takabashi
Umibe Longevity Support Center	12-13 Umibe	3645-6761	Sengoku, Ishijima, Senda, Umibe, Ogibashi
Sumiyoshi Longevity Support Center	Scheduled to relocate in June 2022 Before relocation: 1-17-11 Sumiyoshi After relocation: 1-9-5 Sumiyoshi	3635-0646	Morishita 3 to 5, Sarue, Sumiyoshi, Mori
Hirano Longevity Support Center	1-2-3 Hirano	5639-9121	Kiyosumi, Hirano, Miyoshi 1 & 2, Saga, Fukuzumi, Fukagawa, Fuyuki, Monzen-Nakacho, Kiba 3
Furuishiba Longevity Support Center	2-14-1-101 Furuishiba	3641-2801	Eitai, Tomioka, Botan, Furuishiba, Etchujima, Kiba 2
Toyo Longevity Support Center	6-2-17 Toyo	5665-4547	Kiba 4 & 5, Toyo
Shiohama Longevity Support Center	2-7-2 Shiohama	5617-6213	Shiohama, Shiomi, Kiba 1 & 6
Toyosu Longevity Support Center	2-2-18 Toyosu	5859-0566	Toyosu, Shinonome, Ariake, Aomi, Uminomori
Edagawa Longevity Support Center	1-8-15-101 Edagawa	5634-0158	Edagawa, Tatsumi
Kameido Longevity Support Center	1-30-8 Kameido	5627-2525	Kameido 1, 2, 6
Kameido North Longevity Support Center	4-21-13 Kameido	5626-0671	Kameido 3 to 5
Kameido East Longevity Support Center	9-13-1 Kameido	5875-3451	Kameido 7 to 9
Ojima Longevity Support Center	6-14-4-103 Ojima	5628-0541	Ojima 3, 5, 6
Ojima West Longevity Support Center	4-1-37 Ojima	3636-9857	Ojima 1, 2, 4

Ojima East Longevity Support Center	9-6-16 Ojima	5836-5301	Ojima 7 to 9
Kitasuna West Longevity Support Center	3-31-19 Kitasuna	3615-4860	Kitasuna 1 to 3, 5
Kitasuna East Longevity Support Center	6-20-30 Kitasuna	5606-1744	Kitasuna 6, Higashisuna 1 & 2
Kitasuna South Longevity Support Center	7-7-1-101 Kitasuna	6660-2050	Kitasuna 4 & 7, Minamisuna 4 & 5
Higashisuna Longevity Support Center	4-16-12 Higashisuna	5857-8243	Higashisuna 3 to 7
Minamisuna Longevity Support Center	2-3-5-102 Minamisuna	3640-9851	Minamisuna 1 & 2
Shinsuna Longevity Support Center	3-3-37 Shinsuna	5653-1735	Higashisuna 8, Minamisuna 3, 6, 7, Shinsuna, Shinkiba, Yumenoshima, Wakasu

Consultations regarding long-term care insurance

Consultations are available at city hall.

Insurance cards and premiums	Eligibility & Premiums Section (3647) 9493
Certification of the need for care	Certification Section (3647) 9496
Home visit evaluations	Evaluation Section (3647) 9497
Insurance benefits	Benefits Section (3647) 9498
Home-based services for the elderly	At-Home Support Section (3647) 4319
Consultations on accessing long-term care services	Long-term care service consultation line (3647) 9099

Consultations also available at your local Longevity Support Center. See page 17.

For those aged 65 years and above, notifications are required on these occasions.

Occasion		Item to be submitted to the Long-Term Care Insurance Division
When moving in from another ward, city, town or village	Persons not certified as in need of care	No notification to the Long-Term Care Insurance Division necessary
	Persons certified as in need of care	Application for certification of the need for care
When losing long-term care insurance eligibility	When moving to another ward, city, town or village	Return your long-term care insurance card
	In case of death	Return your long-term care insurance card
Other	When your address changes within Koto City	No notification to the Long-Term Care Insurance Division necessary
	When your name has changed	No notification to the Long-Term Care Insurance Division necessary
	If you have lost or defaced your long-term care insurance card and it can no longer be used	Application for reissuance of insurance card Long-term care insurance card (if defaced) Personal identification

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4-11-28 Toyo, Koto-ku, Tokyo 135-8383, Japan

Long-Term Care Insurance Division, Welfare Department, Koto City

TEL: 3647-9111 (main line)