Long-Term Care Insurance User Guide

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

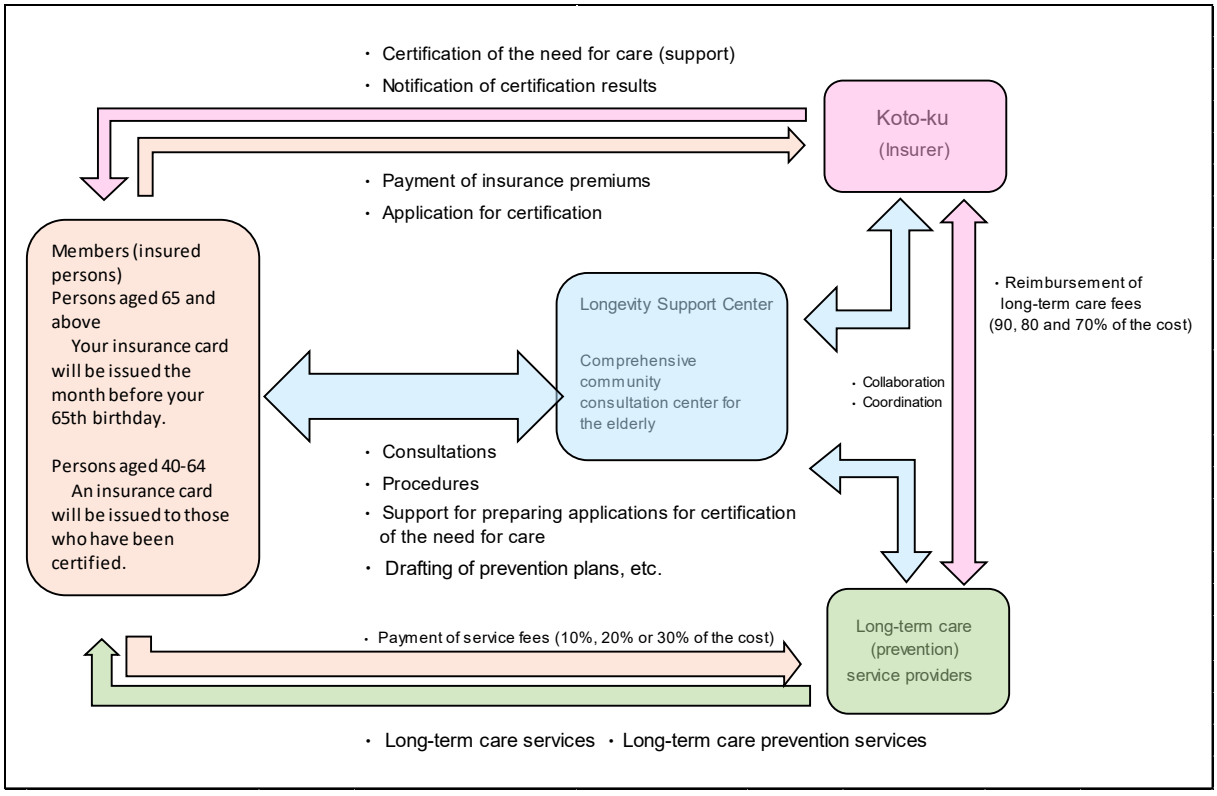
○Members (insured persons) are divided into two categories based on age.

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.

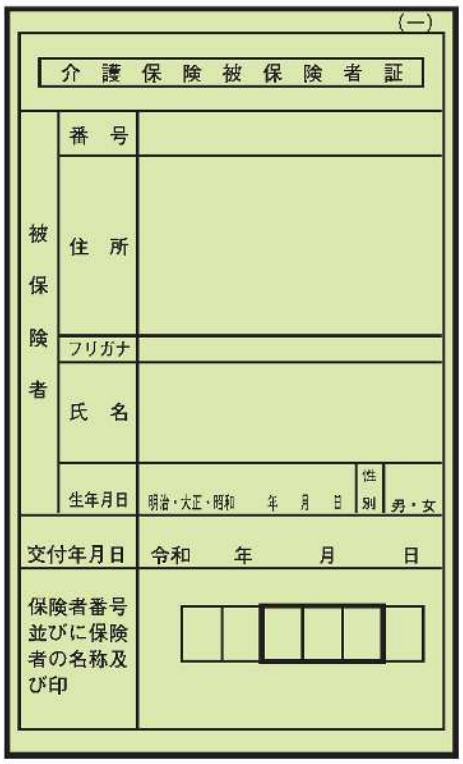
Persons aged 40 to 64 years old who are enrolled in health insurance (Category 2 insured persons)

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.



Contents of the long-term care insurance card

Insurance card (greenish brown)



The 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 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

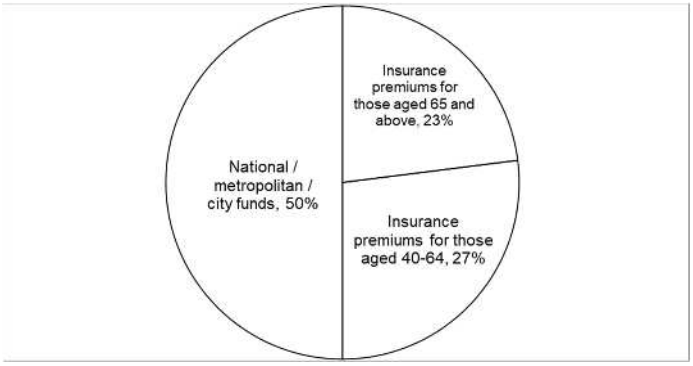
As your insurance card contains important information, please handle it with care and take note of the following points:

- 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.
- There is no expiration date on the insurance card.
  Please keep your insurance card in a safe place, as it is valid as long as there is no change of any kind.

Long-term care insurance premium

○ 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 long-term care insurance premiums so that you can access services worry-free when you need long-term care.



○Long-term care insurance 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 FY2024-FY2026 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.

Regarding the amount of long-term care insurance premiums, a notice of assessment will be sent in the middle of the month following your 65th birthday, and from the following year, in the middle of June each year.

If there is a change in premiums, a notice of assessment will be sent in the middle of the month following the date of the change.

Long-term care insurance premiums are shown in the accompanying table.

Long-Term Care Insurance Premiums for FY2024 to FY2026 (9th Term)

Income Level	Eligible Persons	Premium (annual amount)
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	21,120 yen
Level 2	Those whose total income and taxable pension income is less than 1,200,000 yen per year, and who themselves and all household members are exempt from inhabitant tax.	29,760 yen
Level 3	Those whose total income and taxable pension income exceeds 1,200,000 yen per year, and who themselves and all household members are exempt from inhabitant tax.	48,360 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	63,240 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	74,400 yen
Level 6	Persons who are subject to inhabitant's tax and whose total income is less than 1,250,000 yen	85,560 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	96,720 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	119,040 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	133,920 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	148,800 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	163,680 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	186,000 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	208,320 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 15,000,000 yen	223,200 yen
Level 15	Persons who are subject to inhabitant's tax and whose total income is 15,000,000 yen or more but less than 20,000,000 yen	238,080 yen
Level 16	Persons who are subject to inhabitant's tax and whose total income is 20,000,000 yen or more but less than 25,000,000 yen	252,960 yen
Level 17	Persons who are subject to inhabitant's tax and whose total income is 25,000,000 yen or more but less than 30,000,000 yen	260,400 yen
Level 18	Persons who are subject to inhabitant's tax and whose total income is 30,000,000 yen or more	267,840 yen

○How to pay your long-term care insurance premiums

There are two ways long-term care insurance premiums are paid, depending 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:

- Persons that have just turned 65 years old (Category 1 insured persons)
- 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 long-term care insurance premiums

Should you continuously fail to pay your long-term care insurance 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

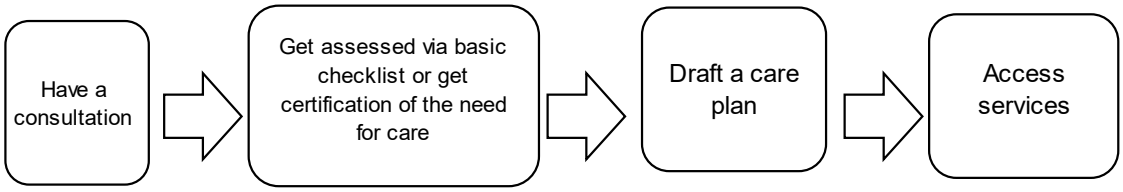
A system is in place to reduce long-term care insurance premiums for those who are in Levels 1 to 3 and meet eight conditions, including income under a certain threshold. Please get in touch with us for more details.

○ Long-term care insurance premiums for those aged 40-64

Your long-term care insurance 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, the basic checklist will be used to determine if you meet the criteria.

●Get certified as in need of long-term care

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

(1) Apply for certification of the need for long-term care (or support).

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

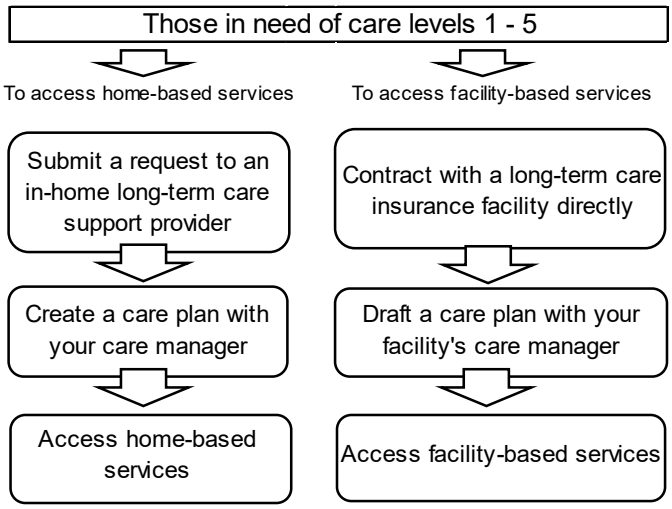
Interviews will be conducted with the applicant and their family members to evaluate their physical and mental condition. The city will then conduct an assessment based on those results as well as the opinion of the applicant's attending physician.

(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 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.

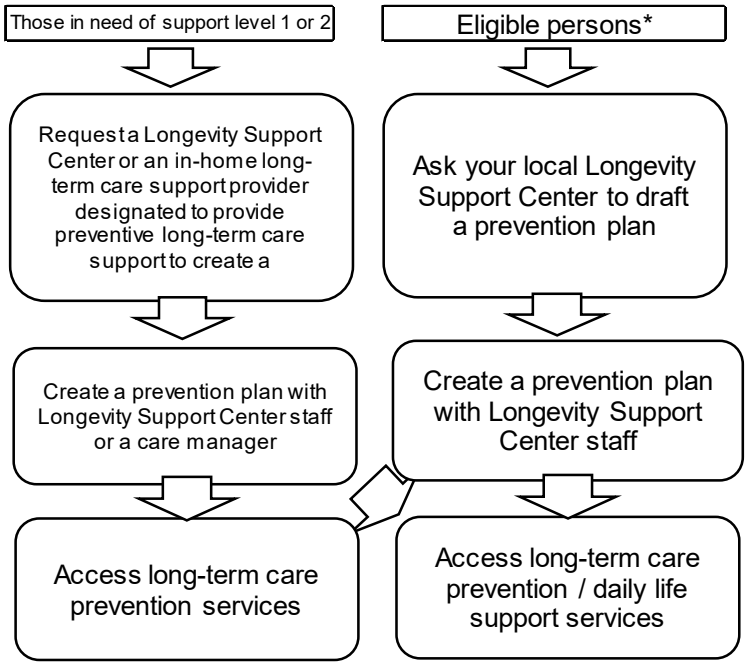


In-home long-term care support providers

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 belong to an in-home long-term care support provider. A care plan is a plan to achieve 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.



If the certification result is "not applicable," please contact the Longevity Support Center again. 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 (Long-term 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 (comprehensive program)	—	○
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) at a facility

Types of long-term care services	Need care	Need support
Outpatient day long-term care	○	—
Outpatient day long-term care prevention (comprehensive program)	—	○
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 day long-term care prevention (comprehensive program)	–	○
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	○	−

Need care:

Services marked with a ○ are available to those certified as in need of care Levels 1 to 5. However, in principle, those marked with △ are not available for those certified as in need of long-term care level 1 or 2. (Excluding those admitted before March 2015 and those admitted for special cases)

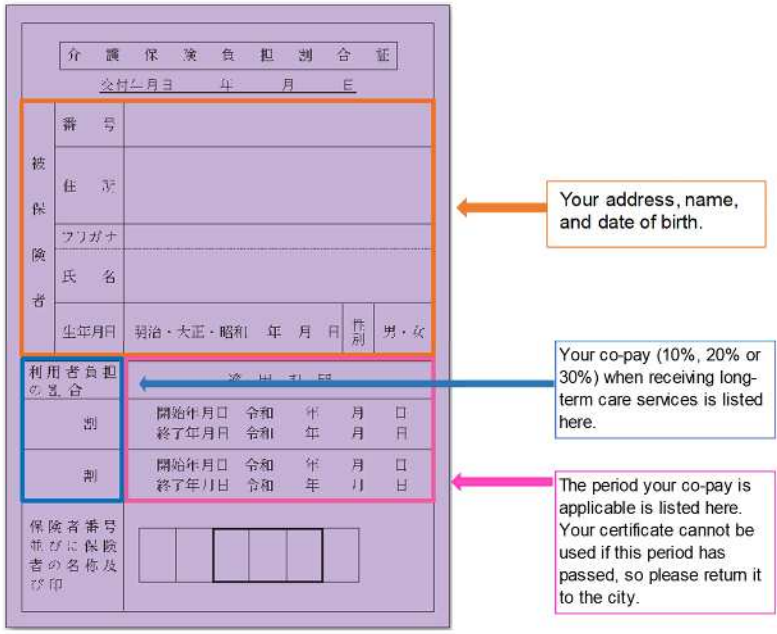
Need support:

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.



(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.

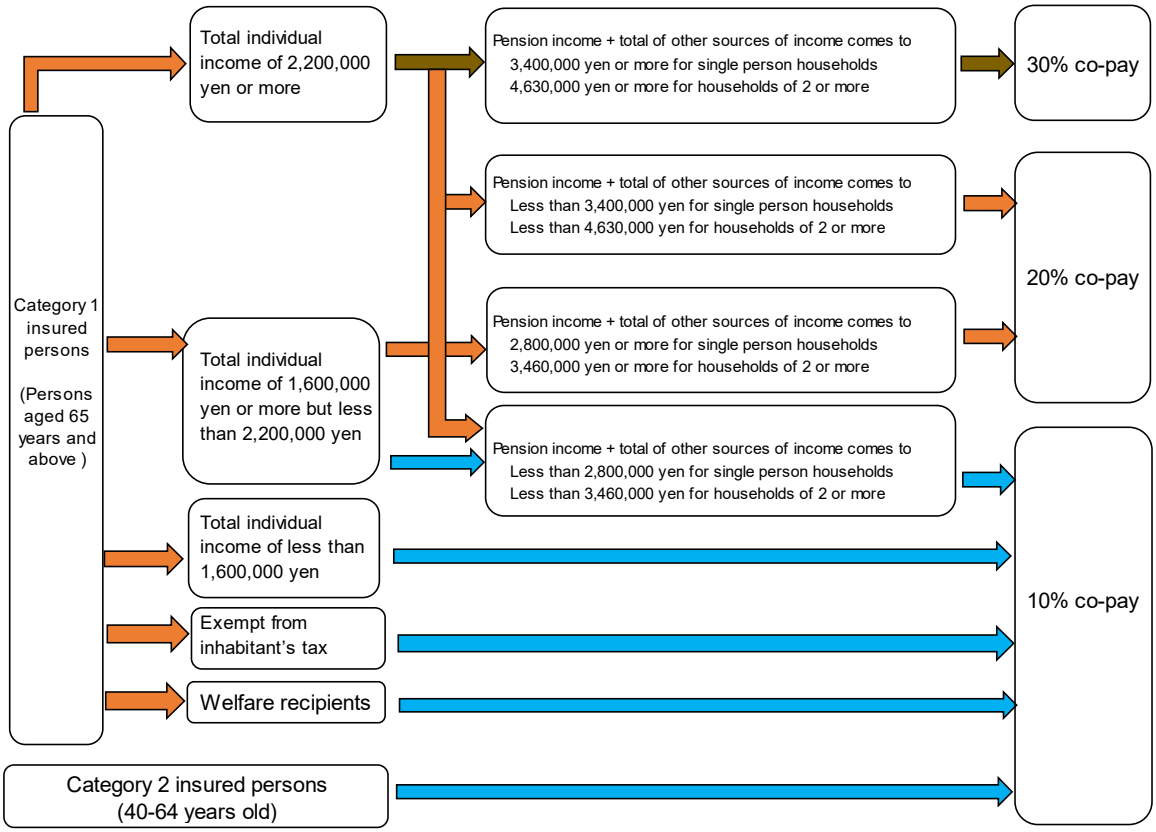
○ When are they issued?

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

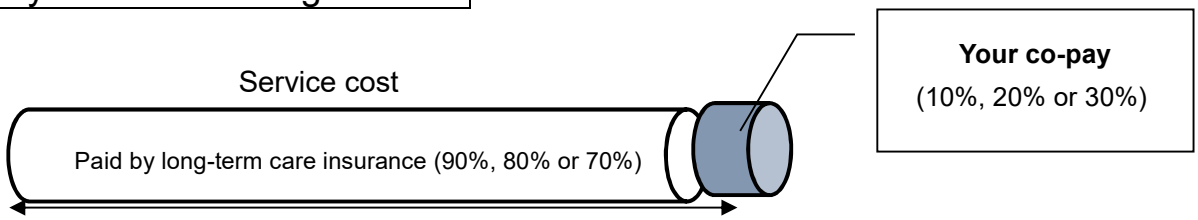
○ How long is the co-pay applicable for?

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



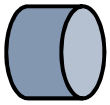
Co-pay when accessing services



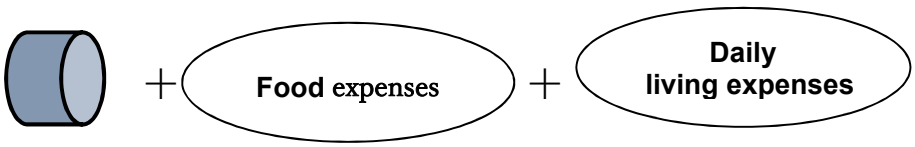
You will pay 10%, 20% or 30%* of the cost when accessing services. However, when accessing outpatient long-term care services, short-term admission services, or facility-based services, you will be required to pay the full amount for your housing (accommodation) fees, meals, and daily living expenses.

○ When accessing home-based services

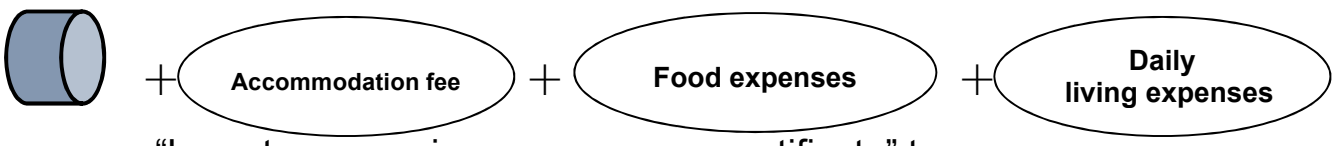
Accessing services at home
10%, 20% or 30% of the service cost



Commuting to a facility for services
10%, 20% or 30% of service costs



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” 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.

Income Level		Maximum Monthly Co-pay
Those receiving public assistance, etc.		(Individuals) 15,000 yen (Household) 15,000 yen
All household members are exempt from residential tax		(Household) 24,600 yen
	The sum of taxable pension income and other total income for the previous year is less than 800,000 yen per year.	(Individuals) 15,000 yen (Household) 24,600 yen
Inhabitant taxable households		
	Taxable income of less than 3,800,000 yen	(Household) 44,400 yen
	Those whose taxable income is 3,800,000 yen or more but less than 6,900,000 yen	(Household) 93,000 yen
	Those whose taxable income is 6,900,000 yen or more	(Household) 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.

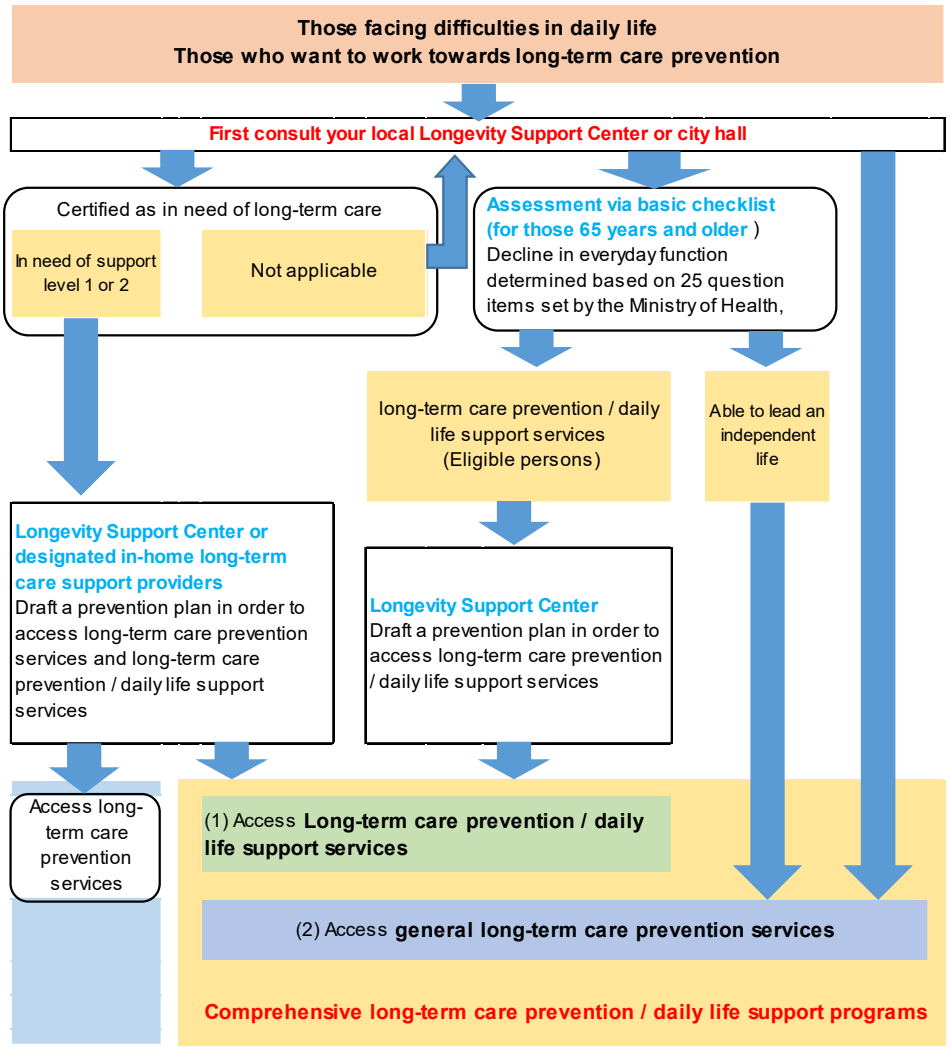
This program is only available if your provider has a co-pay reduction system in place.

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 Mini-Day services

This program includes light exercises, meals, recreation, and other activities led by community residents.

◯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 Businesses

◯ Lecture on long-term care prevention

◯ Long-term care prevention leader training course

◯ General long-term care prevention class

◯ Fitness tests for seniors

◯ Koto City Masters Fitness

◯ Tokoton Ogenki！Club

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 an exemption for persons with (special) disabilities.

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

At-Home Support Section Long-Term Care Insurance Division
TEL: 03-3647-4319

○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.

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

Eligibility Insurance Section, Long-Term Care Insurance Division

TEL: 03-3647-9493

◯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 certificate of diaper use, please contact:
General Affairs Section Long-Term Care Insurance Division

TEL: 03-3647-9481

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.

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	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	Before relocation: 1-8-	5634-0158	Edagawa, Tatsumi

Support Center	15-101 Edagawa *From late November 2024 Scheduled to be relocated by January 2026. After relocation: 2-8-7 Shiomi		
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
Oshima Longevity Support Center	6-14-4-103 Oshima	5628-0541	Oshima 3, 5, 6
Oshima West Longevity Support Center	4-1-37 Oshima	3636-9857	Oshima 1, 2, 4
Oshima East Longevity Support Center	9-6-16 Oshima	5836-5301	Oshima 7 to 9
Kitasuna West Longevity Support Center	3-31-19 Kitasuna	3615-4860	Kitasuna 1 to 3, 5
Kitasuna East Longevity Support Center	Before relocation: 4-20-17 Higashisuna *Scheduled to be relocated to the following location in early May 2025 After relocation: 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

*Please dial all telephone numbers using the area code "03".

Consultations regarding long-term care insurance

Consultations are available at city hall.

Insurance cards and premiums	Eligibility & Premiums Section 03（3647）9493
Certification of the need for care	Certification Section 03（3647）9496
Home visit evaluations	Evaluation Section 03（3647）9497
Insurance benefits	Benefits Section 03（3647）9498
Home-based services for the elderly	At-Home Support Section 03（3647）4319
Consultations on accessing long-term care services	Long-term care service consultation line 03（3647）9099

Consultations also available at your local Longevity Support Center.

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Long-Term Care Insurance Division, Welfare Department, Koto City
TEL: 03-3647-9111 (main line)