

Long-Term Care Insurance Premium Reduction Program 介護保険料の減免制度 (英語版)

Based on the Article 19 of the Long-Term Care Insurance Regulations of Toyota City, there is a system to reduce premiums as follows.

For further information, please contact the Welfare Department, Long-Term Care Insurance Division.

(April 2020 Edition (Revised))

号・項	Reason for applying for reduction	Conditions for reduction	Reduction rate
1-1	The house where you live in is significantly damaged by an earthquake, storm/flood damage, fire (except for those caused by your own gross negligence) or other similar disaster.	<ul style="list-style-type: none"> According to the Disaster Victim Certificate [RISAI SHOMEISHO]. 	<ul style="list-style-type: none"> Completely destroyed 100% Significantly damaged 90%
1-2	The head of household or the insured person became a victim of a disaster such as earthquake, storm/flood damage, fire (except for those caused by your own gross negligence) or other similar disaster.	<ul style="list-style-type: none"> The head of household has died, went missing or became a special disabled as a result of natural disaster. The insured person went missing or became a special disabled as a result of natural disaster. 	100%
<p>※In both cases, the reduction can be applied retroactively only up to the preceding fiscal year. The reduction period is 12 months from the month in which the disaster occurred. If both are applicable, the one with the higher reduction rate will be applied.</p>			
2	Income has dropped significantly because the main source of income earner of the family has died, got serious physical and/or mental disability or is hospitalized for a long time.	The estimated total household net income for the current fiscal year is less than 5/10 of the total household income compared to the previous year, and the total household income for the previous year is 7.5 million yen or less.	25%-100%
3	The income of the main earner in the household has decreased significantly due to the discontinued operations or suspension of business, remarkable business loss or unemployment, etc. (excluding mandatory retirement).	The estimated total household net income for the current fiscal year is less than 5/10 of the total household income compared to the previous year, and the total household income for the previous year is 5 million yen or less.	25%-100%
4	The income of the main earner in the household has decreased significantly due to the poor crops caused by drought, cold weather, frost damage, etc.	The estimated total household net income for the current fiscal year is less than 5/10 of the total household income compared to the previous year, and the total household income for the previous year is 7.5 million yen or less.	25%-100%
<p>※In the item 2 to 4 above, if the total household net income for the previous year is less than 0 yen, "net income" should be read as "gross income". Income decreased for reasons other than the ones specified above (such as change in the number of family members) are not accepted for application.</p>			
5-1	The insured can't receive long-term care services because he/she is held in prison.	The insurance premiums for the imprisonment period are eligible for the reduction. The current fiscal year's and the previous fiscal year's premiums are eligible.	100% only during the period of imprisonment
5-2	There is a person certified as a disabled※ in the household and is in financial difficulty. ※Individuals prescribed under the Article 292 of the Local Tax Act	<p>The total household income during the previous year was less than 1.25million yen and must meet the following conditions:</p> <p>①Total deposits and savings of all household members, as of the application date, is less than 900,000 yen for single-member household; or less than 1.35 million yen for two-or-more-person household.</p> <p>②There is no fixed property apart from the house that could be converted to cash.</p>	20%
5-3 5-4	Low-income level household with financial difficulty, close to the Public Assistance eligibility criteria.	<p>The total household income (the monthly average amount for the last 6 months) is less than 1.2 times the standard amount of living guaranteed by the Public Assistance Act and must meet the following conditions:</p> <p>①Total deposits and savings of all household members, as of the application date, is less than 12 times the standard amount for Public Assistance.</p> <p>②There is no fixed property apart from the house that could be converted to cash.</p>	<ul style="list-style-type: none"> Less than the standard amount 60% Less than 1.2 times the standard amount 25%
5-5	The insured person have sold his/her own residential assets to repay debts but he/she is still have difficulty paying the insurance premiums.	<p>Must meet the following conditions:</p> <p>①Total deposits and savings of all household members, as of the application date, is less than 900,000 yen for single-member household; or less than 1.35 million yen for two-or-more-person household.</p> <p>②There is no fixed property apart from the house that could be converted to cash.</p>	50%
<p>※Regarding the item 5-2 to 5-5, in principle, a deposit and savings survey will be conducted with financial institutions.</p>			

To apply for reduction, consult or submit application as quickly as possible.

The deduction will be effective from the premiums that will be due after the application date. (With exception of reduction for the reason of disaster or imprisonment)

The application for the reduction of the annual amount must be filed before the pension payment date in April if you are paying the long-term care insurance premium deducted by special collection from your pension; or by the payment due date in June if you are paying the premiums through payment slips or by bank transfer.

Note that the more you delay submitting the application, the shorter will be the period during which reduction is granted.

It is necessary to submit application for reduction every year (Except for the reduction application for reason of disaster)

Since the application for reduction is assessed each time, it is necessary to submit application every fiscal year.

It may take up to 2 months for the assessment to be complete, so please be careful not to forget to apply in case you stay eligible.