

Necessary Documents for the Application of Long-Term Care Insurance Premium Reduction

(1) Reduction stipulated by law

| 号・項 | Reason for reduction and conditions | Reduction rate | Necessary items and remarks |
|-----|---|--|---|
| 1-1 | <p>〔Residential home damage caused by natural disaster〕</p> <p>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.</p> <p>【Must meet the following conditions 】</p> <ul style="list-style-type: none"> • The building must be classified as more than half collapsed on the Disaster Victim Certificate. | <ul style="list-style-type: none"> • Completely destroyed 100% • Significantly damaged 90% • Half collapsed 50% | <p><input type="checkbox"/> Application for reduction</p> <p><input type="checkbox"/> Disaster Victim Certificate [RISAI SHOMEISHO] or Certificate of Fire Victim [KASAI SHOMEISHO]</p> <p>※As general rule, the reduction can be applied retroactively only up to the preceding fiscal year.</p> <p>※The reduction period is 12 months from the month in which the disaster occurred.</p> <p>If the reason for application is 'disaster' and the reduction effective period stretches over multiple years, the application for the following fiscal year is not necessary.</p> |
| 1-2 | <p>〔Became a victim of a natural disaster 〕</p> <p>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.</p> <p>【Must meet the following conditions 】</p> <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><input type="checkbox"/> Application for reduction</p> <p><input type="checkbox"/> Proof of eligibility to apply for reduction (Copy of the Certificate of Death, Report of Missing Person, Identification Booklet for the Disabled, etc.)</p> <p>※As a general rule, the reduction can be applied retroactively only up to the preceding fiscal year.</p> <p>※The reduction period is 12 months from the month in which the disaster occurred.</p> <p>If the reason for application is 'victim of disaster' and the reduction effective period stretches over multiple years, the application for the following fiscal year is not necessary.</p> <p>※If the reason "Residential home damage caused by natural disaster" also applies to you, the one with the higher reduction rate will be applied.</p> |
| 2 | <p>〔Income decrease (Due to death, etc.)〕</p> <p>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.</p> <p>【Must meet the following conditions】</p> <p>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.</p> | 25%～ 100% | <p><input type="checkbox"/> Application for reduction</p> <p><input type="checkbox"/> Certificate of death</p> <p><input type="checkbox"/> Illness medical certificate (illness, disability)</p> <p><input type="checkbox"/> Documents proving the income reduction (payslips, passbook, etc.)</p> <p><input type="checkbox"/> Other ()</p> <p>※If the reason for application '1-2 Victim of Natural Disaster' also applies to you, the one with the higher reduction rate will be applied.</p> <p>※Income decreased for reasons other than the ones specified here (such as change in the number of family members) are not accepted for application.</p> |
| 3 | <p>〔Income decrease (Due to loss of employment, etc.)〕</p> <p>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).</p> <p>【Must meet the following conditions 】</p> <p>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.</p> | 25%～ 100% | <p><input type="checkbox"/> Application for reduction</p> <p><input type="checkbox"/> Notification of Discontinuance of Business [EIGYO HAISHI TODOKEDESHO]</p> <p><input type="checkbox"/> Document that shows income before the business closing (payslips, passbooks, etc.)</p> <p><input type="checkbox"/> Contract of employment, dismissal notice, retirement certificate</p> <p><input type="checkbox"/> Certificate of employment insurance eligibility [KOYO HOKEN JUKYU SHIKAKUSHASHO] (It is necessary to contain mention of income amount)</p> <p><input type="checkbox"/> Other その他 ()</p> <p>※Income decreased for reasons other than the ones specified here (such as change in the number of family members) are not accepted for application.</p> |
| 4 | <p>〔Income decrease (Due to poor crops) 〕</p> <p>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.</p> <p>【Must meet the following conditions 】</p> <p>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.</p> | 25%～ 100% | <p><input type="checkbox"/> Application for reduction</p> <p><input type="checkbox"/> Certification given by the agricultural mutual aid system as natural disaster damage victim</p> <p><input type="checkbox"/> Other ()</p> <p>※Income decreased for reasons other than the ones specified here (such as change in the number of family members) are not accepted for application.</p> |