

Advanced Elderly Medical Service System

What is the Advanced Elderly Medical Service System?

The Advanced Elderly Medical Service System [KOKI KOREISHA IRYO SEIDO] is a public health care insurance system that covers people who are 75 and older or those aged 65 or older with certain disabilities.

It allows elderly people to receive necessary medical services when sick or injured.

The patient pays a coinsurance of only 10% (the coinsurance is 30% for persons earning income at the same levels as active workers) for the medical treatment received and the rest of the health care expenditures are covered through public funding, young generations and insurance premiums.

Health Insurance Card

No specific application is required. Everyone is automatically enrolled in the system on his/her 75th birthday. The insurance card will be mailed to you by the municipal office where you are registered as a resident during the month prior to your 75th birthday.

Those who move in from other prefectures or individuals between the age of 65 and 74 who have certain degree of disability must apply for the insurance card at the division in charge.

The insurance card is renewed every year on August 1. You will be sent a new card if you are not in arrears with payment.

Health Insurance Premium

Annual insurance premiums are calculated based on reported income earned between January and December of the previous year. Pay the premiums in eight installments from July through February of the following year. The payment should be made by the date specified on the bill at a financial institution or convenience store.

(For those who are receiving pension in Japan, the premiums may be automatically deducted from their monthly pension benefit depending on its amount. It is also possible to pay through bank transfer, so please contact the division in charge if you are interested.)

Attention Ensure you declare your income every year, even if you made no money during a given year, so that premiums can be calculated properly and you are able to receive reduction in case you become eligible.

What happens if you don't make payment?

You will receive a reminder bill in case you don't pay insurance premiums by the due date. If premiums go unpaid, in accordance with the law, your salary or pension income may be seized to pay these arrears. In addition to that, you may also face inconvenience of paying

an increased coinsurance rate in the event you need medical care.

If you had a significantly reduced income because of, for example, loss of employment, natural disaster or another unexpected event and thus are having trouble making your payments, contact the Medical Welfare Division to discuss a possible reduction.

About the Premium Amount Notification and Payment Notices

The following are the different types of notices that you may receive.

Type	Explanation
Notification of Advanced Elderly Medical Service Insurance Premium Amount and Payment Notice	When premium amount is defined, this Notification is sent along with the information about payment method and amount per installment. If bills come attached to the Notification, make payment at banks, post offices or convenience stores.
Notification of Change of Advanced Elderly Medical Service Insurance Premium Amount and Payment Notice	It is sent when change occurs on the premium amount (mainly due to income declaration, moving out, change in the household composition, etc.). Information about payment method and amount per installment after the change will be included. If bills come attached to the Notification, make payment at banks, post offices or convenience stores. Please use only the new payment slips and discard the old ones.
Notification of Advanced Elderly Medical Service Insurance Premium Amount and Notice of Payment Via Pension Deduction	Those whose premiums are deducted from the pension benefits will receive this Notification.
Notification of Provisional Advanced Elderly Medical Service Insurance Amount	This notification is sent when the new premium amount that will be deducted from pension benefits is defined.
Notification of Change of Provisional Advanced Elderly Medical Service Insurance Amount	It is sent when change occurs on the provisional premium amount (mainly due to income declaration, moving out, change in the household composition, etc.).

If you have concerns and questions regarding medical system contact us.
 Toyota City Hall – Medical Welfare Division [FUKUSHI IRYO-KA] (East Bldg. – 1st Floor)
 City Hall Hours: Monday – Friday, 8:30 a.m. – 5:15 p.m.
 Closed on: Saturday, Sunday, National Holiday, Year-End & New Year Holiday
 Tel.: (0565) 34-6959