# Advanced Elderly Medical Service System

## What is the Advanced Elderly Medical Service System?

The advanced Elderly Medical Service System is a health insurance program in Japan designed for individuals aged 75 and older (or those with certain disabilities starting at age 65). It ensures that elderly individuals can continue to receive necessary medical care with peace of mind, even in the event of illness or injury.

Under this system, enrollees pay 30% of medical costs if their income is comparable to that of current workers, 20% if they have a certain level of income but do not qualify for the 30% category, and 10% for all others. The remaining costs are covered through government support, contribution from younger generations, and insurance premiums paid by enrollees.

## Eligibility Certificate and Eligibility Notification

Each insured individual will receive either an Eligibility Certificate [SHIKAKU KAKUNINSHO] or Eligibility Notification [SHIKAKU JOHO]. No application is needed for those turning 75, as enrollment is automatic and the certificate will be sent before their birthday.

For those moving from outside Aichi Prefecture or individuals aged 65 to 74 with certain disabilities, enrollment requires an in-person application.

## Health Insurance Premiums

Insurance premiums are calculated based on income from January to December of the previous year and are collected from all insured individuals. Payments are made in nine installments from July to March of the following year. Please ensure payments are made by the deadline indicated on the payment slip at financial institutions or convenience stores.

For those receiving a pension in Japan, premiums may be deducted directly from the pension. However, bank account transfers are also available upon request. If you prefer this method, please contact us.

Note: If you do not file an income declaration, you will be assumed to have a certain level of income, regardless of your actual earnings. To ensure accurate assessment, please submit an income declaration each year.

### Consequences of Not Paying Insurance Premiums

If you miss the payment deadline, a reminder notice will be sent. If you receive a payment slip, please ensure you pay by the due date.

Continued non-payment may lead to legal action, such as wage or pension garnishment. Additionally, unpaid premiums could result in disadvantages, including higher out-of-pocket medical expenses when seeking care.

If you are facing financial difficulties due to circumstances such as a disaster or a significant drop in income from job loss, you may be eligible for a premium reduction or exemption. Please contact the Medical Welfare Division for more details.

## Insurance Premium Notification

You will receive a notification detailing your insurance premium amount and payment deadline. There are different types of premium notification depending on your situation.

| Types of notification | Content |
|---|---|
| Notification of Premium Amount and Payment Method for Advanced Elderly Medical Service Insurance | This notification is sent once your insurance premium amount has been determined. It includes details on the installment amounts and payment methods.<br>If a payment slip is enclosed, please make your payment at a bank or convenience store. |
| Notification of Premium Amount Change and Payment Method for Advanced Elderly Medical Service Insurance | This notification is sent when your insurance premium amount changes, usually due to income adjustments, moving outside the city, or passing of an individual, etc. It provides details on the recalculated installment amounts and payment methods.<br>If a payment slip is enclosed, please pay the revised amount at a bank or convenience store. |
| Notification of Premium Amount Determination for Advanced Elderly Medical Service Insurance and Payment by Pension Deduction | This notification is sent to inform you that your insurance premium will be deducted from your pension and the insurance premium amount. |
| Notification of Provisional Premium Amount Determination for Advanced Elderly Medical Service Insurance | This notification is sent when the provisional deduction amount from your pension is determined, providing details of the updated deduction amount. |
| Notification of Provisional Premium Amount Change for Advanced Elderly Medical Service Insurance | This notification details changes to the provisional collection amount, usually resulting from events such as moving outside the city or the passing of an individual. |

If you have any questions or concerns about the medical system, please contact the

**Medical Welfare Division** [FUKUSHI IRYO-KA] **— Toyota City Hall**

(East Building – 1st floor)

Business hours: 9:00 AM to 4:00 PM, Monday through Friday

(Closed on Saturday, Sunday, national holiday, Year-End & New Year holiday)

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