

To Employers

Guidance from Kyoukai Kenpo



全国健康保険協会

協会けんぽ

Japan Health Insurance Association



Outline of the Kyoukai Kenpo

Supporting the medical care and health of 40 million people nationwide

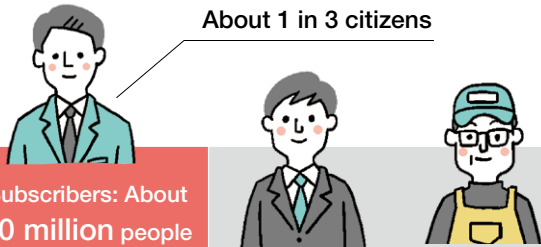
What is the Japan Health Insurance Association?

The Kyoukai Kenpo operates medical insurance aimed mainly at SMEs. Its mission is to provide peace of mind to enrolled employees and their families as the “last medical insurance provider for working people.”



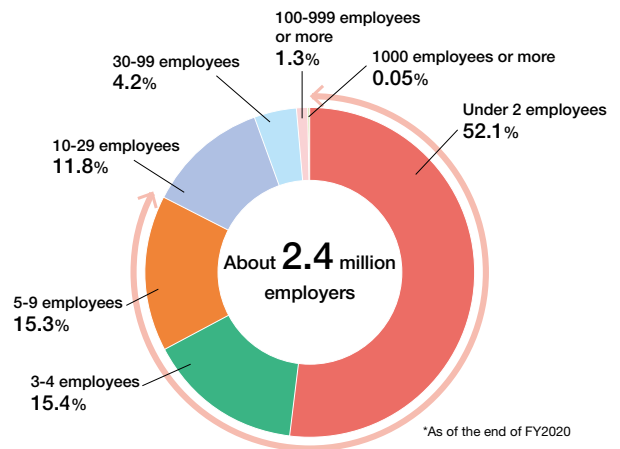
Characteristic 1

Japan's largest medical insurer, with about **40 million people**, or about one in three citizens, enrolled



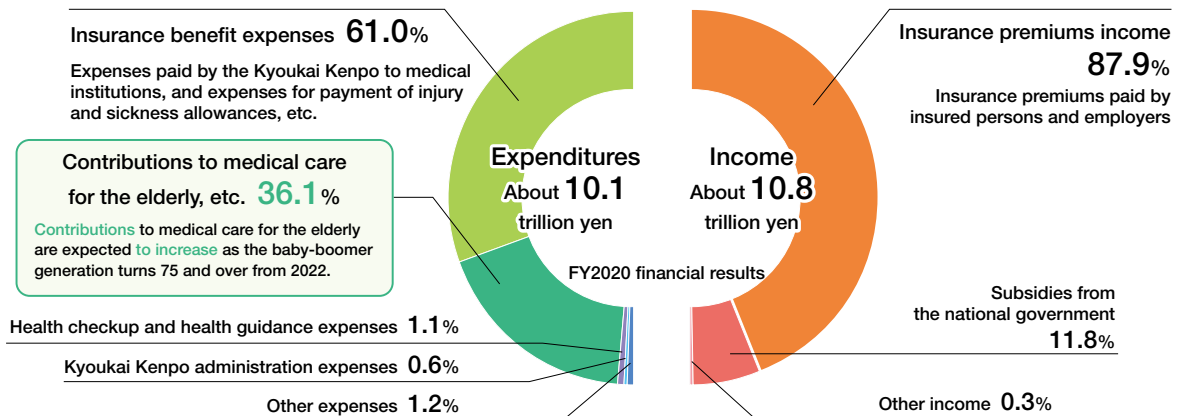
Characteristic 2

About **80%** of subscriber employers are SMEs with **nine or fewer employees**

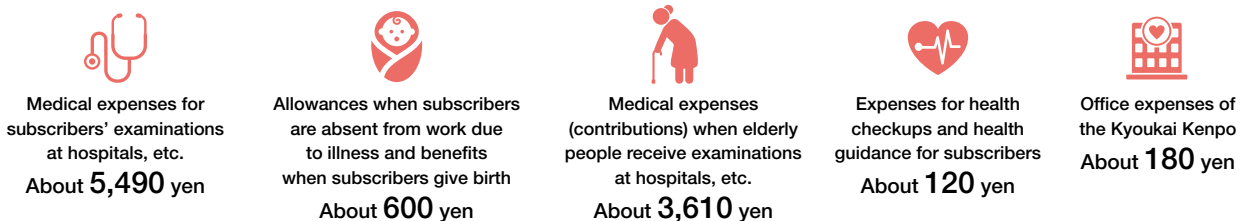


Financial structure of the Kyoukai Kenpo

The main source of income for the Kyoukai Kenpo is insurance premiums paid by insured persons and employers. In addition, about 60% of the expenditures are used for medical expenses when people receive examinations at medical institutions and various benefits. On the other hand, approximately 40% is used for contributions to medical care for the elderly (those aged 75 and over), which is a heavy burden.



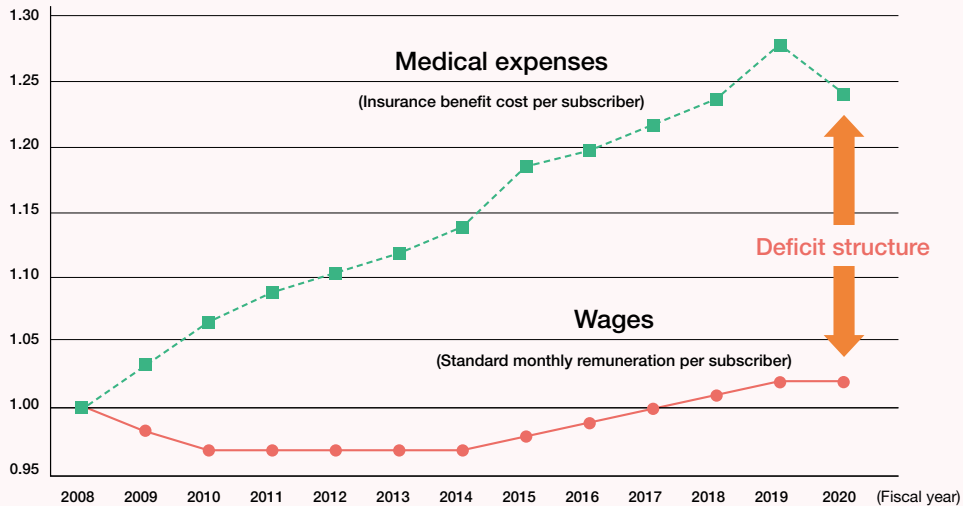
How each 10,000 yen of your insurance premiums is used



The financial situation of the Kyoukai Kenpo **does not allow for optimism.**

- The Kyoukai Kenpo's finances are in a deficit structure in which the growth in medical expenses exceeds the growth in wages, which is the basis of insurance premiums.
- The outlook for future insurance premiums income is also uncertain due to the uncertain future of economic conditions.
- In addition, contributions to medical care for the elderly are expected to increase from FY2022 as the baby boomers begin to turn 75 years old and the number of late-stage elderly people increases.

● Trends in medical costs and wage growth



*Numerical values represent an index with FY2008 as 1.

In light of this situation, the Kyoukai Kenpo is looking to the future and **further promoting the optimization of medical expenses, mainly through efforts to improve the health of its subscribers**, while also **setting insurance premium rates from a medium- to long-term perspective** in order to ensure financial stability (in other words, to ensure the sustainability of the Kyoukai Kenpo).

Kyoukai Kenpo's Initiatives

Kyoukai Kenpo sets premium rates for each prefecture. **Rates are calculated based on the per-person medical expenses for subscribers in each prefecture after adjusting for differences in local age structures and income levels**, etc. If growth in medical expenses can be reduced, growth in insurance premium rates can also be reduced.

For this reason, in addition to being an insurer (insurance benefits, etc.), Kyoukai Kenpo works on various projects to reduce the growth of medical costs, including promoting good health.

Insurance benefits

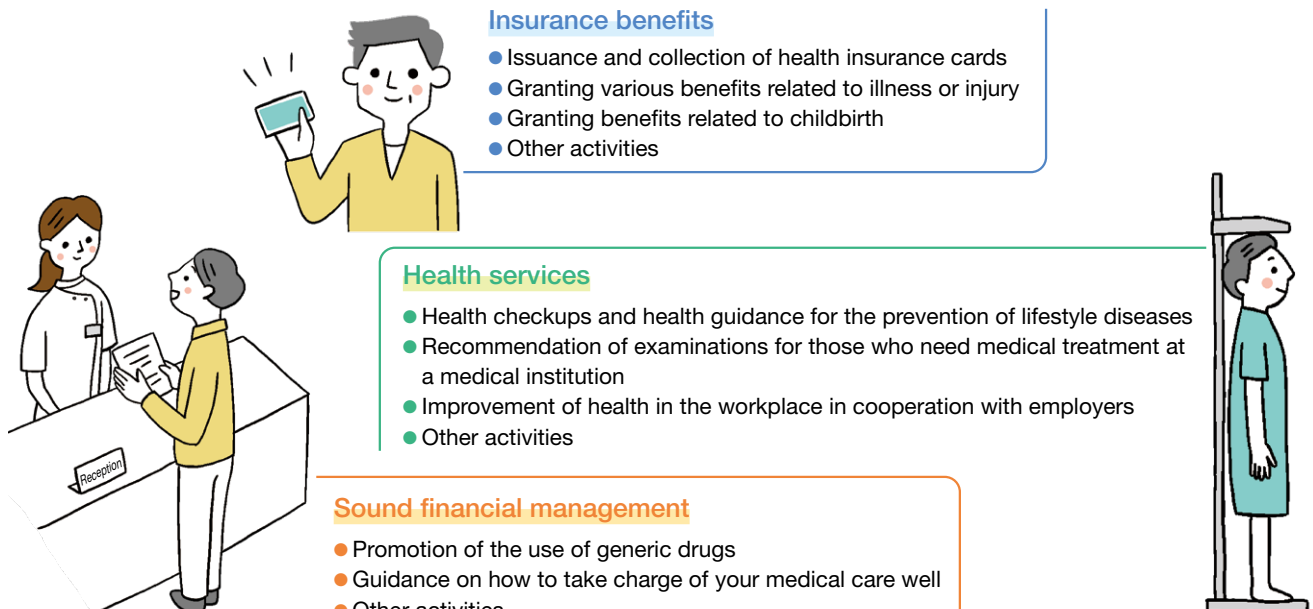
- Issuance and collection of health insurance cards
- Granting various benefits related to illness or injury
- Granting benefits related to childbirth
- Other activities

Health services

- Health checkups and health guidance for the prevention of lifestyle diseases
- Recommendation of examinations for those who need medical treatment at a medical institution
- Improvement of health in the workplace in cooperation with employers
- Other activities

Sound financial management

- Promotion of the use of generic drugs
- Guidance on how to take charge of your medical care well
- Other activities





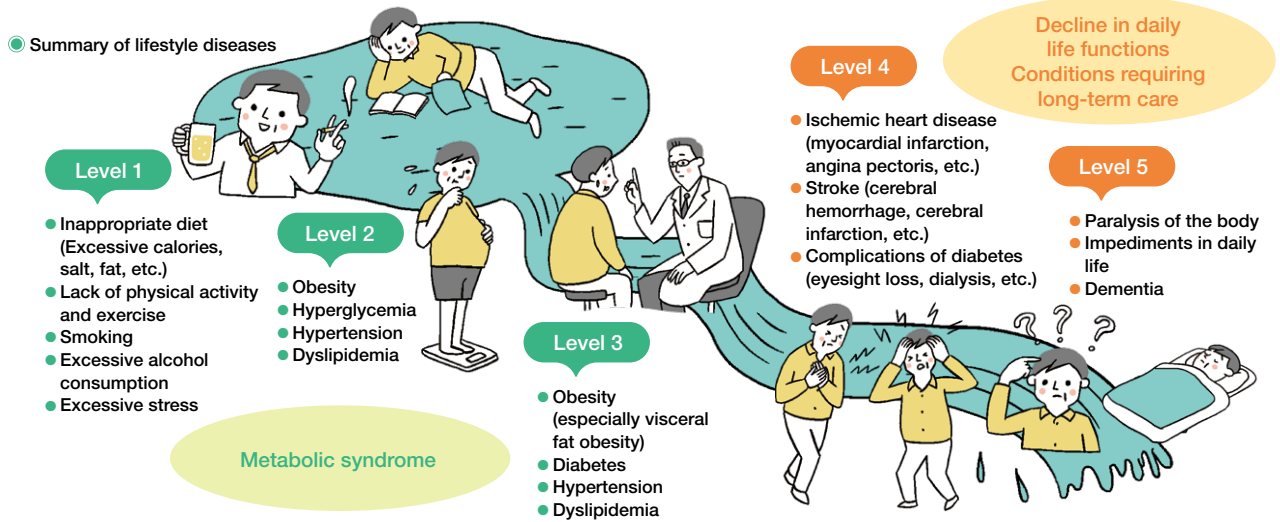
Health improvement on a daily basis is important to maintain and improve health.

Do you know about lifestyle diseases?

Many lifestyle diseases are the end result of unhealthy habits and can lead to metabolic syndrome.

Metabolic syndrome is a condition in which visceral fat accumulates around the abdomen, causing hypertension, hyperglycemia, and dyslipidemia, making it easy to develop lifestyle diseases.

As shown in the figure below, the symptoms of lifestyle diseases worsen as the level of the disease increases, and **it is considered difficult to return to the original healthy state.**



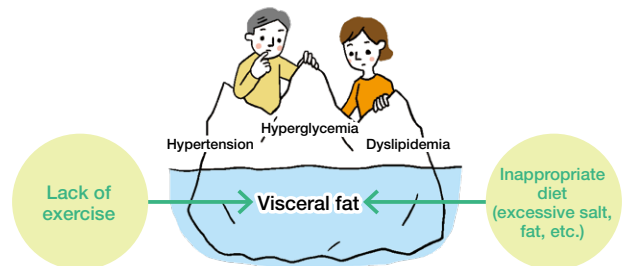
Source: Created based on "Summary of Lifestyle Diseases" by the MHLW

How can I prevent metabolic syndrome, a cause of lifestyle diseases?

Visceral fat accumulates due to factors like lack of exercise and improper diet. Accumulation of visceral fat is a leading cause of hypertension, hyperglycemia, and dyslipidemia. Hypertension, hyperglycemia, and dyslipidemia can be treated with medication, but can only be cured through reductions in visceral fat.

Reducing visceral fat requires rethinking your lifestyle, **engaging in moderate exercise, eating a well-balanced diet, and eliminating bad habits like smoking.**

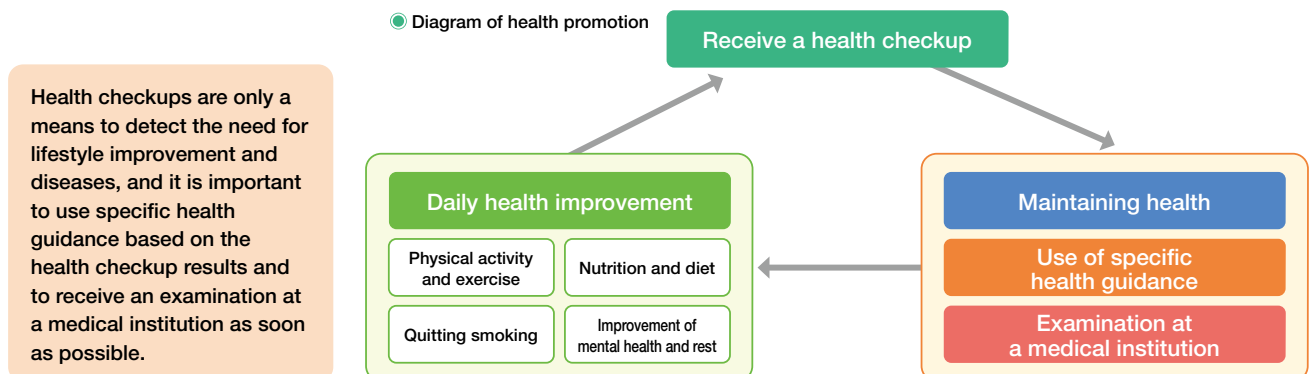
If metabolic syndrome is compared to an iceberg...



How can metabolic syndrome and lifestyle diseases be avoided?

- Make efforts to improve your health in your daily life, and have a health checkup every year to check your health conditions.
- If you need to improve your lifestyle, please use the health support (specified health guidance).
- Those who need an examination at a medical institution should receive one.

Diagram of health promotion



Health checkups are only a means to detect the need for lifestyle improvement and diseases, and it is important to use specific health guidance based on the health checkup results and to receive an examination at a medical institution as soon as possible.



Protecting the health of employees through collaboration with employers (collaborative health)

Why implement health improvement for the entire workplace?

In Japan's super-aged society, the risk of lifestyle diseases and other illnesses is increasing as the average age of employees rises, and there are concerns that poor health may reduce labor productivity.

Amidst this, there is now a greater need than ever before for **employers as a whole to work on health improvement efforts to maintain and improve the health of their employees.**

Health improvement efforts also have a variety of benefits for employers.



Kyokai Kenpo and employers are cooperating and actively promoting health management declarations as a method towards resolving health problems in workplaces.

What are health management declarations?

Health management declarations aim to improve employee health by having employers declare that they are dedicated to improving health at all workplaces. This initiative involves **collaboration and cooperation with Kyokai Kenpo**, with the end goal of **having employees maintain their health.**

What is declared?

- The "rate of health checkups" and the "rate of implementation of specific health guidance" are declared items.
- The declared items should be as focused and quantitative as possible (including numerical values).
- Choose one or more of the following areas for declaration items: "physical activity and exercise," "diet and nutrition," "tobacco," "alcohol," etc.

Where should we start?

We offer Workplace Clinical Records* to help you assess employee health in your workplace. These records enable you to evaluate health challenges specific to your place of work. They contain numerical values, graphs, and radar charts on the following categories to enable you to visualize these issues.

Your first step should be to assess the challenges in your workplace.

*We may provide Clinical Records for each type of business, depending on the size of the business, type of industry, etc.



Workplace Clinical Records

Utilizes data such as the results of health checkups that the Japan Health Insurance Association possesses. Allows for comparisons to averages in the same prefecture and in the same industry.

Categories (data on the relevant business location)

Medical Expenses

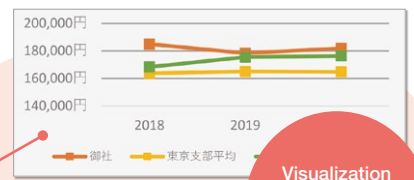
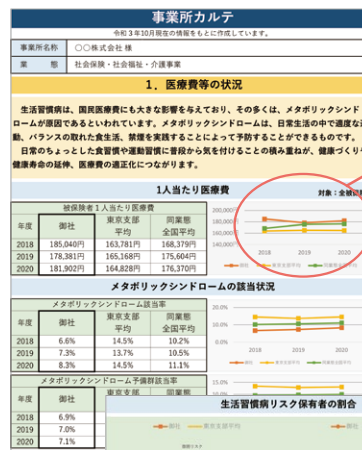
- Per-person medical expenses
- Metabolic syndrome status
- Specific health guidance status

Status of health checkups and specific health guidance

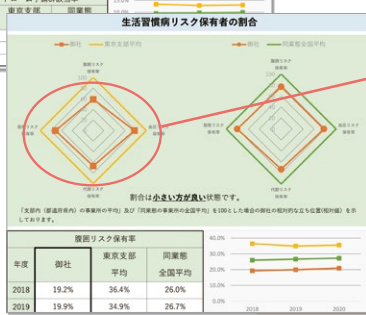
- Status of implementation of health checkups
- Status of implementation of specific health guidance

Percentage of those at risk of lifestyle diseases and percentage of those requiring lifestyle changes

- Percentage of those at risk of lifestyle diseases (abdominal circumference, blood pressure, metabolism (blood sugar), lipid risk)
- Percentage of those requiring lifestyle changes (exercise, diet, smoking, drinking, sleeping habits)



Visualization of changes in medical costs, etc. over time



Visualization of the risk retention rate of lifestyle diseases



About Kyoukai Kenpo's Health Services

Checkups for prevention of lifestyle diseases [for all insured persons]

*Dependents aged 40 and over are eligible for specific health checkups.

Health checkups for the prevention of lifestyle diseases are medical examinations for insured individuals. They include blood tests, urine tests, and cancer screenings, and aim to prevent the onset or worsening of lifestyle diseases. A portion of the costs of these checkups will be subsidized once per person during the fiscal year.

*You must be an insured person at the time of checkup. *If you will turn 75 in the current fiscal year, you need to complete the checkup by the day before your birthday.

*If you undergo a Kyoukai Kenpo health checkup after losing your subscriber status due to resignation/retirement or other reasons, you will be asked to return the subsidized costs at a later date.

Type of checkup	Test content	Eligible people	Co-payment amount
General checkup	Medical examination, medical interview, body measurements, blood pressure measurement, blood tests, biochemical tests, urinalysis, electrocardiogram, chest X-ray, gastric X-ray, fecal occult blood reaction test	People aged 35 to 74 years (until the day before your 75th birthday)	Up to 7,169 yen
	Fundoscopy (*only when the physician judges it necessary)		Up to 79 yen
Cervical cancer screening (Single checkup)	Medical interview and cytological examination	Women aged 20 to 38 years whose age is an even number	Up to 1,039 yen

● Checkups that can be added to the general checkup (only for a set checkup, not for a single checkup)



Type of checkup	Test content	Eligible people	Co-payment
Additional checkup	Urine sediment microscopic examination, hematological examination, biochemical examination, funduscopy, pulmonary function examination, abdominal ultrasound examination	General checkup (1) People aged 40 years (2) People aged 50 years	Up to 4,802 yen
Breast cancer screening	Medical interview, mammography, visual* examination, palpation* *Visual examination and palpation are performed at the discretion of the physician	Receive general checkup Women aged 40 to 74 years whose age is an even number	[Aged over 50] Up to 1,086 yen [Aged 40 to 48 years] Up to 1,686 yen
Cervical cancer screening	Medical interview, cytological examination	General health checkup Women aged 36 to 74 years whose age is an even number *Women aged 36 and 38 may receive cervical cancer screening alone	Up to 1,039 yen

Providing data on employer health checkup results

Employers who do not implement health checkups for the prevention of lifestyle diseases are requested to provide data on the results of periodic medical examinations (employer health checkups) as per the Industrial Safety and Health Act. Providing us with this data has the following benefits

- Can make use of health support (specific health guidance)
- Able to receive a Workplace Clinical Record that is more tailored to the situation in your workplace



Once you receive the information about the checkups, please ensure that all eligible staff are informed to ensure their participation. If staff are not given checkups for the prevention of lifestyle diseases, employers will be requested to provide the results from the employer health checkups.

Health support (specific health guidance)

After the health checkup, public health nurses or dietitians, etc. can provide support to those who need to make lifestyle improvements.



If you receive specific health guidance on the day of the health checkup

1 Information from the health checkup institution

In the case of health checkup institutions that provide specific health guidance on the day of health checkup, those who are eligible will receive information at the time of the health checkup.



Interview at the health checkup institution

Specific health guidance may be provided on the spot on the day of the health checkup. There is no charge for specific health guidance received by insured staff.

If you are unable to receive specific health guidance on the day of the health checkup

2 Guidance from Kyoukai Kenpo

The insured person will be notified by Kyoukai Kenpo or the relevant contractor via their workplace.



Interview at your workplace

Guidance can also be provided online in certain situations. There is no charge for specific health guidance received by insured staff.



When health checkup clinics that offer specific health guidance on the day of the checkup are used, please encourage your employees to make use of this service.

If they are unable to receive the guidance on the day, Kyoukai Kenpo will send it to their workplace. Employers are requested to make sure that applicable employees receive this guidance.

*Guidance methods and costs for dependents differ from those for insured persons.

Recommendation for Early Medical Examinations








Insured persons with high blood pressure or blood glucose levels **whose health checkup results indicate that they need to visit a medical institution, but who have failed to do so, will receive a letter to their home address.**



For those employees whose health checkup results indicate that they need medical treatment, we ask that employers encourage them to visit a medical institution and ensure they are able to do so during their working hours.



Health Insurance Benefits (Primary Benefits)

When receiving benefits	Benefit Type
 <p>When you have paid high-cost medical expenses for hospitalization, etc.</p> <ul style="list-style-type: none"> You will be reimbursed with the amount by which the co-payment medical expenses from that month exceed the co-payment limit. It will take at least 3 months from the month of treatment for payment to be made. <div style="border: 1px solid red; padding: 5px; margin: 10px 0;"> <p style="color: white; text-align: center;">It's more convenient to use an eligibility certificate for ceiling-amount application!</p> </div> <p>By presenting an eligibility certificate for ceiling-amount application at the counter of the medical institution, etc., the monthly amount you have to pay on the spot will be limited to this ceiling amount, reducing burdens involved in applying for high-cost medical care expenses.</p>	<p>High-cost medical expenses</p> 
 <p>When you are absent from work for more than 4 days due to injury or sickness*</p>	<p>Injury and sickness allowance*</p>
 <p>When you take a leave of absence from work for childbirth*</p>	<p>Childbirth allowance*</p>
 <p>When giving birth</p>	<p>Lump-sum allowance for childbirth and childcare</p>
 <p>If you have paid the full co-payment of medical expenses and the manufacturing cost for therapeutic orthotics</p> <ul style="list-style-type: none"> When you visit a medical institution without being able to present your insurance card If you used another insurance card, such as a National Health Insurance card, and repaid the medical expenses When you have had a therapeutic orthotic, etc., created 	<p>Medical expenses (advance payment for third party, therapeutic orthotics)</p>
 <p>If you or your family member passes away</p>	<p>Burial charges (expenses)</p>

*Dependents (family members) and insured persons with optional and continued coverage are not eligible for injury/sickness and childbirth allowances.

For detailed explanations on the various applications and information on filling out the application forms, please visit Kyoukai Kenpo's website.



A reconfirmation of eligibility as a dependent will be sent.

Once a year, the Kyoukai Kenpo will reconfirm the status of dependents. This reconfirmation is very important for the optimization of insurance benefits, so we ask for your understanding and cooperation.

We sequentially send the "Dependents Status List" to employers, so please confirm whether the dependents on the list still meet the requirements for dependents. If you wish to delete a dependent, please fill out the prescribed items in the enclosed "Record of Dependent Status and Notice of Change (For Deletion)" and submit it along with the list, attaching the applicable person's insurance card.

A notice of medical expenses will be sent.

This medical expense notice can be used for medical expense deductions on tax returns.

Kyoukai Kenpo sends medical expense notices to workplaces from late January to early February to encourage subscribers to check their own medical expenses and raise awareness of their health.



A notice will be sent to each insured person (employee) individually in a sealed envelope. They must be provided sealed to the insured person.

If the individual cannot be given these documents due to resignation/retirement or other reasons, please return them to Kyoukai Kenpo.

All applications must be submitted by mail!



Depending on the documents, there are two places to submit them

Depending on the type of health insurance application, there are two different places to submit the documents. Necessary application forms can be downloaded and printed from the website. We ask for your cooperation in submitting them by mail.

Application forms to be submitted to the **Kyoukai Kenpo**

Application forms to be submitted to the **Japan Pension Service (Pension Office)** (Electronic application is recommended)

The format of each application form is subject to change.

Please download the latest form from the website of the Kyoukai Kenpo or the Japan Pension Service.

<https://www.kyoukaikenpo.or.jp>

<https://www.nenkin.go.jp>

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Japan Pension Service

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In principle, insured persons whose My Number is linked to their basic pension number do not need to send a notification.