

To Our Subscribers

# 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

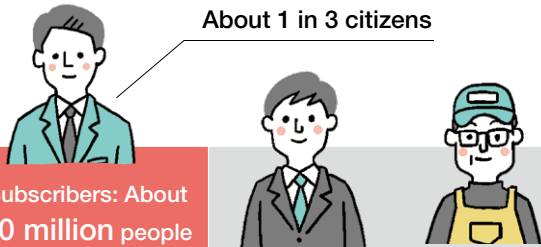
### What is the Japan Health Insurance Association?

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.”



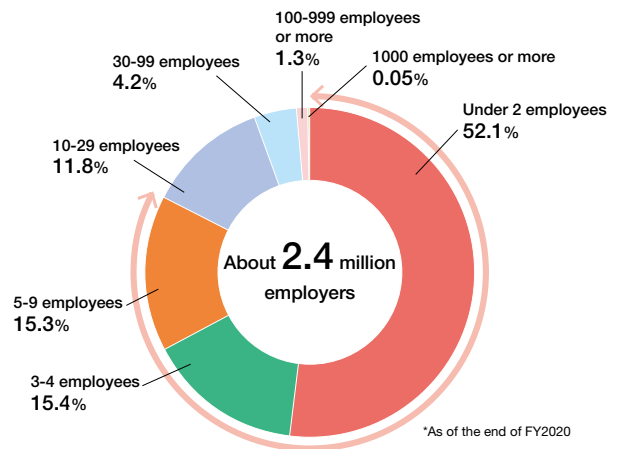
#### Characteristic 1

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



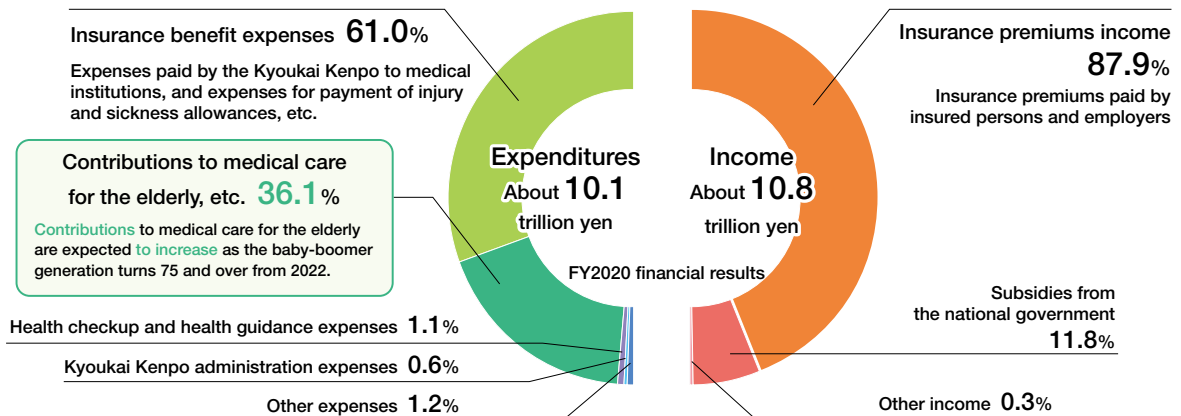
#### Characteristic 2

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

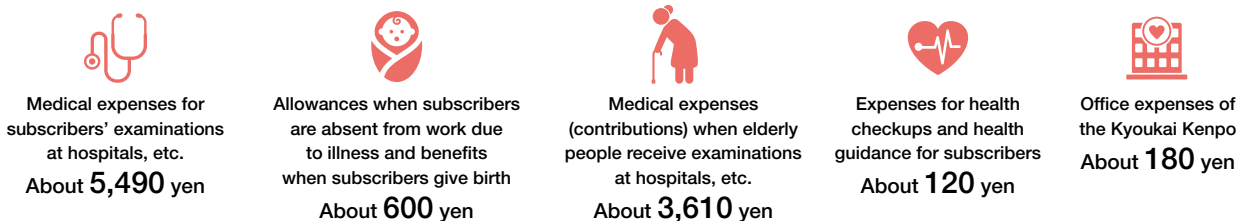


## Financial structure of the Kyoukai Kenpo

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.



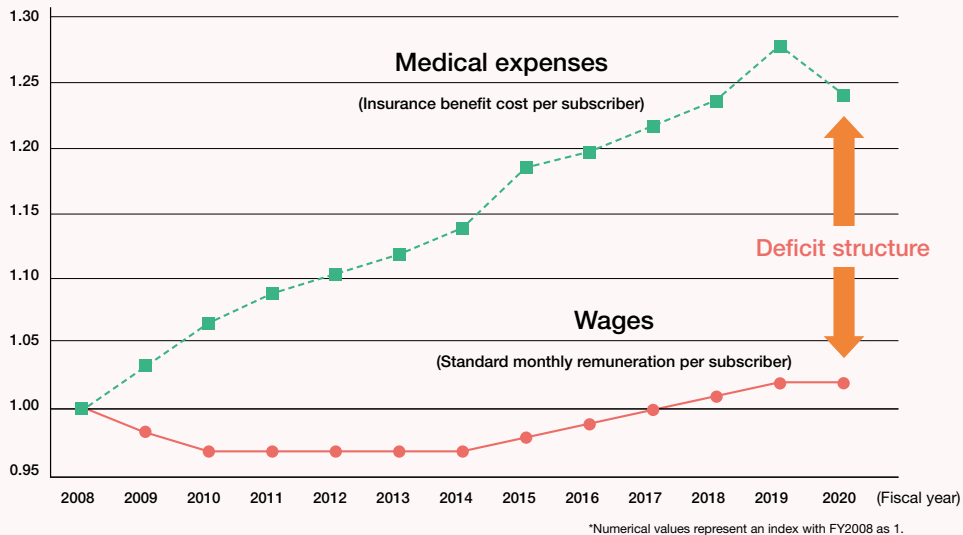
### How each 10,000 yen of your insurance premiums is used



## 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



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).

## What each of us can do: Connecting health insurance to the future

Improving your health and preventing illness, noticing the signs of illness, and receiving early treatment before the illness becomes serious will help control the growth of medical costs.

In addition, **reviewing the way you seek medical care when visiting a medical institution will help reduce your co-payment**, which in turn will lead to **the optimization of medical costs**.

### Choose **generic drugs** to reduce co-payments at medical institutions and pharmacies.

Drugs prescribed by medical institutions are divided into brand-name drugs and generic drugs.

The Kyoukai Kenpo **promotes the use of generic drugs because they reduce the co-payments of its subscribers and also have an effect on the finances of the medical insurance**.



### Have a **family doctor**!

A "family doctor" is a doctor close to you who can conduct a diagnosis of nonserious illness and health management for you.

- Seeing the same doctor on a continuous basis enables you to receive treatment and advice based on the doctor's grasp and understanding of **your medical history, physical constitution, and lifestyle, etc.**
- If you are diagnosed as needing detailed testing or advanced medical care, you can be assured that you will be **referred to an appropriate major hospital or specialist**.



### See a doctor **during the daytime on weekdays** unless it is an emergency!

In principle, if you visit a medical institution outside of their consultation hours, you will be charged an additional fee and your out-of-pocket expenses will increase.

Unless it is unavoidable, be sure to see a doctor during their consultation hours.

For more details ▶▶▶





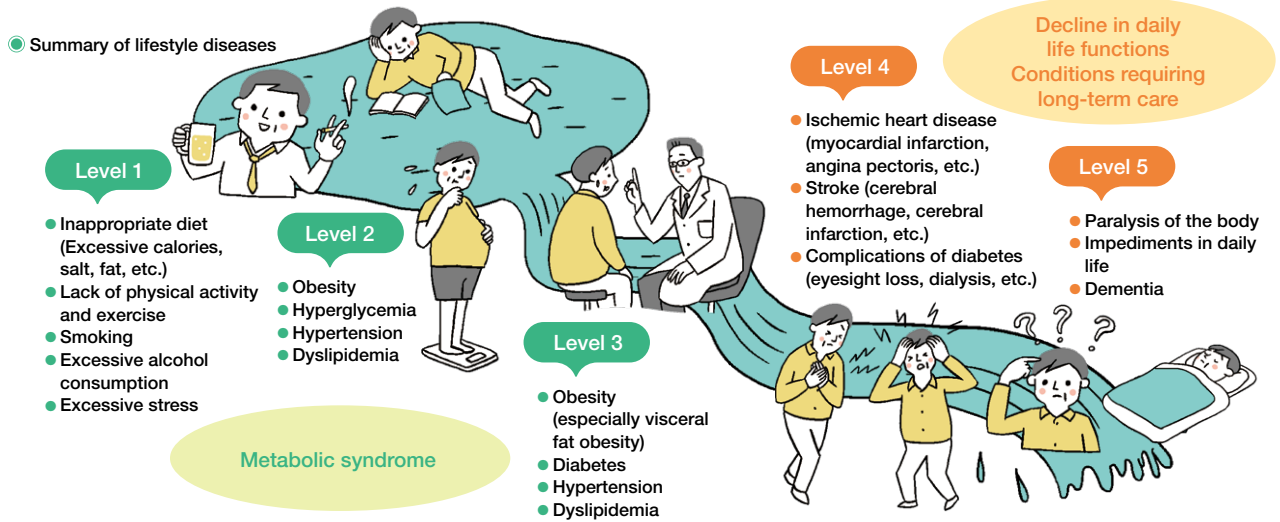
# Health improvement on a daily basis is important to maintain and improve health.

## 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.**

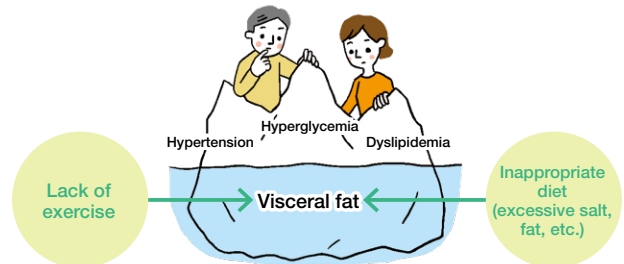


## How can I prevent metabolic syndrome, a cause of lifestyle diseases?

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.**

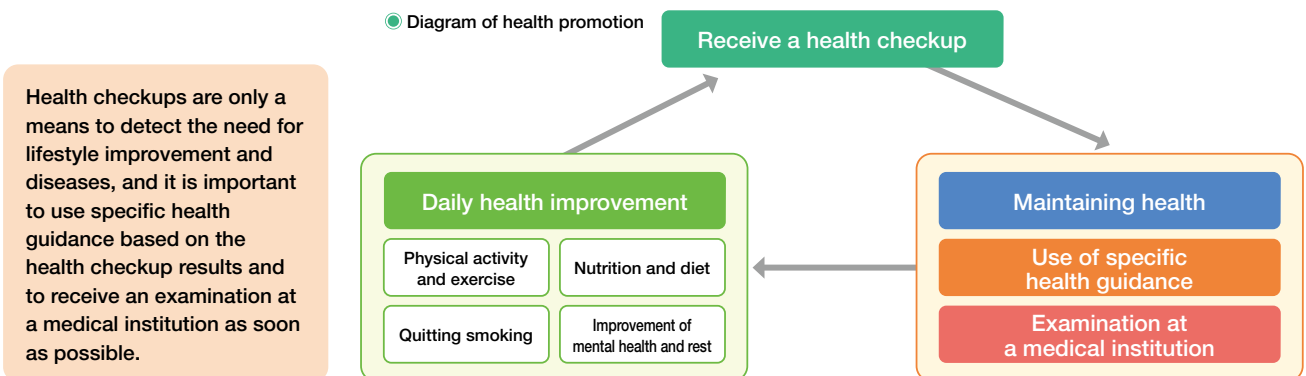
● If metabolic syndrome is compared to an iceberg...



## How can metabolic syndrome and lifestyle diseases be avoided?

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

● Diagram of health promotion





# Kyoukai Kenpo's Health Services

## Health Checkups

Health checkups are conducted for the early detection of lifestyle diseases and are also provided for family members. 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 retirement or other reasons, you will be asked to return the subsidized costs at a later date.

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

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 <b>7,169 yen</b>
	Fundoscopy (*only when the physician judges it necessary)		Up to <b>79 yen</b>
Cervical cancer screening (Single checkup)	Medical interview and cytological examination	Women aged 20 to 38 years whose age is an even number	Up to <b>1,039 yen</b>

#### ● 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 <b>4,802 yen</b>
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 <b>1,086 yen</b> [Aged 40 to 48 years] Up to <b>1,686 yen</b>
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 <b>1,039 yen</b>

### Specific health checkups [for all dependents (family members)]

Type of health checkup	Test content	Eligible people	Co-payment
Basic health checkup	Examination, etc., medical interview, body measurements, blood pressure measurement, blood lipid test*, liver function test*, blood glucose test*, urinalysis *Requires a blood sample.	People aged 40-74 years old (up to the day before your 75th birthday)	(Total amount <b>-7,150 yen*</b> *7,150 yen will be subsidized by Kyoukai Kenpo.



Have a yearly health checkup to confirm your status of health and make efforts to improve your health in daily life.

## Health support (specific health guidance)

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

#### 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

The amount differs for insured persons and dependents.

**There is no charge for insured persons. Dependents are responsible for the amount beyond the amount subsidized by the Kyoukai Kenpo.**

- In the case of motivational support, **there is a subsidy** of up to 8,470 yen.
- In the case of active support, **there is a subsidy** of up to 25,120 yen.

Specific health guidance includes motivational support for those at relatively low risk of metabolic syndrome and proactive support for those at high risk.

If unable to receive specific health guidance on the day of the health checkup, the insured person will be notified by Kyoukai Kenpo or the relevant contractor. In-person meetings can be held at workplaces or online in certain situations. There is no charge for specific health guidance.

For dependents, Kyoukai Kenpo will send information to their home address. The guidance sent by Kyoukai Kenpo will include a ticket to receive the guidance and a list of health checkup clinics and medical institutions where this guidance can be received. The amount to be subsidized is the same as that of the specific health guidance on the day of the health checkup.



If you receive an invitation for specific health guidance on the day of your health checkup, please ensure you use it. Even if you were unable to receive the guidance on the day of your checkup, please make an appointment at a later date.

## Recommendation for Early Medical Examinations


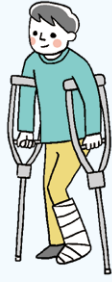





Insured persons with high blood pressure or blood glucose levels whose health checkup results indicate that **they need to visit a medical institution will receive a notification letter to their home address.**



Lifestyle-related diseases progress gradually without noticeable symptoms. If left untreated, there is a high risk of developing cardiac problems and other diseases. Even if you don't have any noticeable symptoms, receive a checkup from a medical institution as soon as possible.



# 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"> <li>You will be reimbursed with the amount by which the co-payment medical expenses from that month exceed the co-payment limit.</li> <li>It will take at least 3 months from the month of treatment for payment to be made.</li> </ul> <div style="border: 1px solid red; padding: 5px; margin: 10px 0;"> <p style="text-align: center; color: white;">It's more convenient to use an eligibility certificate for ceiling-amount application!</p> </div> <p>By presenting an <b>eligibility certificate for ceiling-amount application</b> at the counter of the medical institution, etc., <b>the monthly amount you have to pay on the spot will be limited to this ceiling amount</b>, 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>	Injury and sickness allowance*
 <p>When you take a leave of absence from work for childbirth*</p>	Childbirth allowance*
 <p>When giving birth</p>	Lump-sum allowance for childbirth and childcare
 <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"> <li>When you visit a medical institution without being able to present your insurance card</li> <li>If you used another insurance card, such as a National Health Insurance card, and repaid the medical expenses</li> <li>When you have had a therapeutic orthotic, etc., created</li> </ul>	Medical expenses (advance payment for third party, therapeutic orthotics)
 <p>If you or your family member passes away</p>	Burial charges (expenses)

\*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 Kyokai Kenpo's website.



If you have to pay high-cost medical expenses due to sudden injury, hospitalization, etc.

» **high-cost medical expenses**

When the amount of partial payment (co-payment) at a medical institution, etc. in the same month becomes so high that it exceeds the co-payment limit, the excess amount can be reimbursed as **"high-cost medical expenses"** at a later date upon application. To receive high-cost medical treatment expenses, **an Application Form for Payment of High-Cost Medical Treatment Expenses must be submitted. If you know in advance that your medical expenses will be high, it is convenient to present your Eligibility Certificate for Ceiling-Amount Application to the medical institution.**

## ● Application process

If you have paid a large amount of money at a medical institution during the month (1st to the last day of the month)

Submit an **"Application for Payment of High-Cost Medical Expenses"** to the Kyokai Kenpo.

At least 3 months from the month of receiving medical treatment  
The period of time required for claims from medical institutions, etc. to reach the Kyokai Kenpo for review

Payment will be made after reviewing the content

\*If the month ends and new one begins, an application form is required for each month. Example: Hospitalized from January 15 to February 15 → Applications are required for both January and February

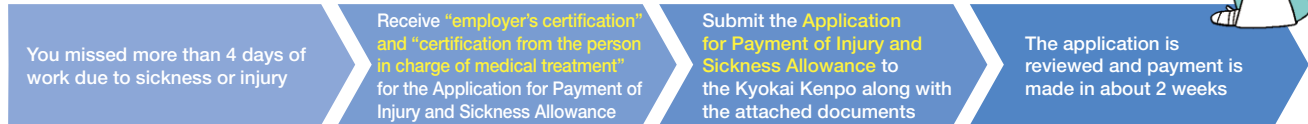


## If you are absent from work for more than 4 days due to injury or sickness » injury and sickness allowance

It is a benefit paid when an insured person is absent from work due to sickness or injury and cannot receive wages during the period. If you are unable to work for more than 4 days due to sickness or injury, please submit the **"Application Form for Payment of Injury and Sickness Allowance"** to the Kyoukai Kenpo with certification from your employer and the person in charge of your medical treatment (doctor, etc.).



### Application process



\*Except when there are deficiencies or matters to be investigated

### How to calculate daily amounts of injury and sickness allowance

$$\text{Total payment amount} = \left( \frac{1}{30} \text{ of the average of the standard monthly remuneration for the most recent year} \right) \times \frac{2}{3} \times \text{Number of payment days}$$

If you have been insured for less than one year, the amount will be based on either the average amount after you became eligible or the average amount of all insured persons of the Kyoukai Kenpo, whichever is lower.

### Example of the daily amount of the injury and sickness allowance

- 1 Payment commencement date for the injury and sickness allowance: February 15, 2021
- 2 Standard monthly remuneration  
March to August 2020: 160,000 yen  
September 2020 to February 2021: 180,000 yen
- 3 Average of the amounts in 2  
 $(160,000 \text{ yen} \times 6 + 180,000 \text{ yen} \times 6) \div 12 = 170,000 \text{ yen}$
- 4 Amount equivalent to 1/30 of the amount in 3  
 $170,000 \text{ yen} \div 30 \approx 5,670 \text{ yen}$  (rounded to the nearest 10 yen)
- 5 Amount paid per day for the injury and sickness allowance  
 $5,670 \text{ yen} \times \frac{2}{3} = 3,780 \text{ yen}$  (rounded to the nearest 1 yen)



## If you take a leave of absence from work for childbirth » childbirth allowance

The childbirth allowance is a benefit paid to an insured person who is absent from work due to childbirth and is unable to receive wages during the period. Please receive certification from your employer, doctor, etc. and submit the **"Application Form for Payment of the Childbirth Allowance"** to the Kyoukai Kenpo.



### Application process



• Daily childbirth allowance amounts are calculated using the same method as injury and illness allowance.

\*Except when there are deficiencies or matters to be investigated

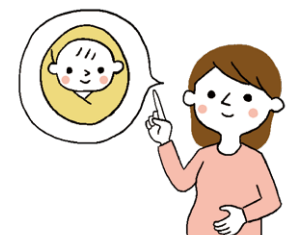


## If you give birth » Lump-Sum Allowance for Childbirth and Childcare

**The Lump-Sum Allowance for Childbirth and Childcare** is paid when an insured person gives birth. The Lump-Sum Allowance for Dependent's Childbirth and Childcare is paid when a dependent gives birth.

### Amount of the Lump-Sum Allowance for Childbirth and Childcare and the Lump-Sum Allowance for Dependent's Childbirth and Childcare

Childbirth at an institution that is part of the Japan Obstetric Compensation System* <sup>1</sup> after 22 weeks of pregnancy* <sup>2</sup>	420,000 yen
Childbirth at an institution that is part of the Japan Obstetric Compensation System at under 22 weeks of pregnancy	408,000 yen*
Childbirth at an institution that is not part of the Japan Obstetric Compensation System	



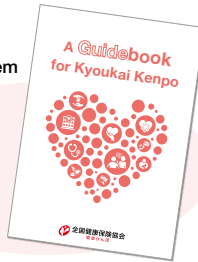
\*Births before December 31, 2021: 404,000 yen

<sup>1</sup> What is the Japan Obstetric Compensation System?	The Japan Obstetric Compensation System is a system that medical institutions, etc. are part of. It provides compensation for the financial burden of the baby and the family in the event that the baby is born at a participating institution and suffers from severe cerebral palsy for some reason during childbirth. If it is a covered childbirth, it will be clearly indicated on the receipt/statement.
<sup>2</sup> What is childbirth?	This refers to live birth (premature birth) after 85 days (4 months) of conception, stillbirth (miscarriage), and induced abortion.

# Remember to check our website.



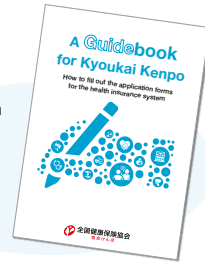
Information on Each Health Insurance System  
**Kyokai Kenpo Guide Book** ▶▶▶



How to fill out application forms, flow of procedures, required documents, submission deadlines, etc.

**Kyokai Kenpo Guide Book** ▶▶▶

How to fill out the application form for the health insurance system



Pamphlets on the health insurance system and how to fill out the application forms for the health insurance system are available.



The application forms can be selected for downloading and printing here.

If you don't have access to a printer, you can print the forms at most Seven-Eleven, Lawson, and FamilyMart convenience stores nationwide (for around 20 yen a page).

Application forms can be filled out electronically



Description of required items

被保険者以外の方が申請する場合にご記入ください。	
申請代行番号	被保険者名
氏名	性別
電話番号 (印の欄外)	TEL
TEL	申請代行理由

Required items are displayed in gray

Indicates if there are any omitted items or errors

住所 (市区町村) は必須入力項目です。入力してください。

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

Kyokai Kenpo

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