

Guide for Izumo City Nursing Insurance

Nursing Insurance (Kaigo Hoken) is provided by the city for senior citizens. The aim is to provide help and support when the mind and body are weakened by age, and when nursing is needed because of illness or injury. The goal is to provide help with daily life and to rehabilitate and provide support to people so they can return to their daily routines.

The Nursing Insurance enables you to enroll for care at nursing home and daytime care at facilities providing day service.

Nursing Insurance is a public service providing support for family members who are having trouble providing care for the elderly in their household. This does not mean that the person receiving care is removed from the family and left to be cared for by other people. Some may feel resistant about living in a nursing home, but when they go and see how it is, they actually enjoy it.

You shouldn't feel embarrassed about relying on nursing services. There's no need to worry alone within the family, please visit the City Hall (Shiyakusho) or Support Center for the Senior Citizens (Kōreisha Shien Sentā) for advice.

In case you have difficulties with conversation in Japanese, please contact the place you plan to visit (City Hall or Support Center for Senior Citizens) beforehand, and a translator will be provided for you by City Hall. (In this case, the appointment will be scheduled according to the translators' working hours, so the service may not be available immediately.)

Izumo City area code is 「0853」

Izumo City Hall (Kōreisha Fukushi-ka Kaigoninteikakari)	21-6971
Support Center for Senior Citizens	< Izumo area > 25-0707 < Hirata area > 63-8200 < Sada area > 84-0019 < Taki area > 86-7122 < Koryō area > 43-7611 < Taisha area > 53-3232 < Hikawa area > 73-9125

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Persons Eligible for Nursing Insurance

In order to use the Nursing Insurance services,
“Nursing Care Certification” (Yōkaigo) is needed.

The Nursing Insurance services are available only for Izumo City Resident Card holders of 65 years or older, who have been deemed by the city to be in need of care services and thus have the Nursing Care Certification. (However, there is a possibility to get a Nursing Care Certification if you are over 40 and not yet 65, if you have an illness related to aging and are in need of care.)
The need for care is determined by a scale called yōkaigodo, and there are 7 levels. The times and contents of services available are determined according to the level of need for care.

<The 7 Levels of Need for Care>

- ① Necessary Support Level 1
- ② Necessary Support Level 2
- ③ Necessary Support Level 3
- ④ Necessary Support Level 4
- ⑤ Necessary Support Level 5
- ⑥ Necessary Support Level 6
- ⑦ Necessary Support Level 7

The services available increase from Level ① to Level ⑦

Levels for need of care are determined as follows:

(1) The investigator will visit the person at their home or hospital and check their physical and mental condition. ※Presence of a family member is required

(2) The City will request a document of opinion about the persons illness from the treating physician.

※The person may be required to undergo examination in order for the doctor to write the document.

(3) After receiving the results of investigation (1) and the doctor's opinion (2) ,the level for the need of care (Yōkaigodo) is determined by the Nursing Care Certification Review Board (Kaigo Nintei Shinsakai)

※The person may be determined to be of sound mind and health, in which case the Nursing Insurance services cannot be used.

The Services Included in the Nursing Insurance

The main services included in the Nursing Insurance are as follows.

Home Service

Home Help Service (Hōmon Kaigo)

Home Help Personnel will visit the person in need of care at their home and help with personal hygiene such as bathing and using the toilet, and with daily chores like cooking, laundry and cleaning.

Day Service (Tsūsho Kaigo)

The person in need of care will be able to visit a facility providing day services, and get help with bathing etc. Also meals will be provided, along with functional training.

Day Care (Tsūsho rihabilitēshon)

The person can visit a care facility to receive rehabilitation etc.

Short Stay (Tanki Nyūsho Seikatsu Kaigo)

The person can stay in a care facility for a short period to receive everyday care.

Short Stay (Tanki Nyūsho Ryōyō Kaigo)

The person can stay in a care facility for a short period to receive everyday care and rehabilitation.

Lending of Aid Equipment

A service for borrowing aid equipment such as wheelchairs, electric adjustable beds, walkers.

※There are cases when the need of care level is so low that the equipment cannot be borrowed

Payment of Expenses for Accessibility Renovation

A part of the expense eg. for installing handrails in the house or removing steps will be covered.

Facility Service

Persons who have difficulty living at their own homes, can enroll into a nursing insurance care facility to be cared for permanently.

※Persons whose need for care is at level 1 or 2, cannot use this service.

The liability for the user is 10% (at times 20% or 30%)

The person using the services is required to pay 10% of the whole cost. (If the person has income that exceeds the pre-defined limit, they may be required to pay 20% or 30% of the cost.)

Furthermore, for cases where the cost for one month exceeds the pre-defined limit, the person may be eligible for partial refunding from the city.

The Nursing Insurance is supported with the Nursing Insurance Premium from everyone.

For persons over 65 years old

The cost of Nursing Insurance Premium is divided into 13 levels and the level is decided according to the income of the service users and their family members. The following chart is applicable during the fiscal years 2024 – 2026.

Level	Amount of Premium (per year)
1 st Level	21,409 ¥
2 nd Level	33,804 ¥
3 rd Level	51,457 ¥
4 th Level	67,608 ¥
5 th Level	75,120 ¥
6 th Level	90,144 ¥
7 th Level	97,656 ¥
8 th Level	112,680 ¥
9 th Level	127,704 ¥
10 th Level	142,728 ¥
11 th Level	165,264 ¥
12 th Level	172,776 ¥
13 th Level	180,288 ¥

The insurance premium can be paid in different ways, for example deducted from pension payment, or drawn directly from your account.

For persons from 40 to 64 years old

The method of payment is decided according to the payment method of the Medical Insurance the person is using and paid together with the medical insurance.

Don't forget to pay your insurance premium!

If you haven't paid your insurance premium but use the service, you may be charged 30% or 40% of the cost as a penalty.

※The amount of penalty is decided according to the unpaid time period.