

Table 4.1 Outline of the Health Insurance System in Japan

All numbers are as of March 2009 unless otherwise noted.

1) Name	Health Insurance		Seamans' Insurance	National Govt Employees' Mutual Aid Association	Local Govt Employees' Mutual Aid Association	Private School Teachers & Employees' MAA	National Health Insurance			Medical Care System for Elderly in the Latter Stage of Life
	Association-managed Health Insurance	Society- Health Insurance	Seamans	National Govt Civil Servants	Local Govt Civil Servants	Private School Teachers & Employees	Self-employed, farmers,etc.		Retired	
2) Eligible subscriber	Employees of Small-Medium firms	Employees of Large firms								
3) Number of subscriber (millions) Dependents	19,496 15,210	15,906 14,431	0.062 0.082	1,077 1,234	6,027 2,944	0.507 0.348	35.97	3,522		
4) Insurer (number of organizations)	Japan Health Insurance Association	Health Insurance Associations (1,497)	Government	Mutual Aid association of each ministry (21)	Mutual Aid association of each local govt (55)		Municipality (1,788)	National Health Insurance Associations (165)	Municipality (1,788)	Extended associations for the Medical Care System for Elderly in the Latter Stage of Life (managing entities)
5) Premium rate: Subscriber Employer	4.75% 4.75%	3.582% (avg) 4.358% (avg)	4.55% 4.90%	3.14 ~ 5.16% 3.14 ~ 5.16%	6.08% 6.08%	3.84% 3.84%	Avg.premium per family ¥164,679 -- -- --			10%
6) Gov't Subsidy to: Administrative cost Medical cost Contribution for the health care for elderly	All 13% 16.40%	All Fixed amount --	All Fixed amount --	All -- --	All (by local govt) -- --	Partial -- --	All 43% --	All 32~53% --	All -- --	All 90% (※1) --
7) Co-payment: Subscriber Dependents Inpatient meal expense	30% 30% (Children below school age 20%)						30% (Children below school age 20%) -- -- --			10% (※2) -- Same as left
Maximum amount of copayment (inpatient care)	For patients under 70 years old; ¥150,000+(total cost of medical care services - 500,000)*0.01 (for high-income people) ¥80,100+(total cost of medical care services - 267,000)*0.01 (General) ¥354,600 (Low-income people) ¥15,000 (Very low-income people)※2						For patients aged 70-74 years old; ¥80,100+(total cost of medical care services - 267,000)*0.01 (for high-income people) ¥62,100 (General) ¥24,600 (Low-income people) ¥15,000 (Very low-income people)			medical care services - 267,000)*0.01 (for high-income people) ¥44,400 (General) ¥24,600 (Low-income people) ¥15,000 (Very low-income people)※2
8) Allowance: Childbirth allowance Funeral expense Fun.exp. for dependents	¥420,000 ¥50,000 ¥50,000	¥420,000 ¥50,000 ¥50,000	¥420,000 ¥50,000 ¥50,000	¥420,000 ¥50,000 ¥50,000	¥420,000 ¥50,000 ¥50,000	¥420,000 ¥50,000 ¥50,000	standard amount ¥420,000 Set according to the law --			※1 Public funds approx. 50% Contributions approx. 40%
9) Unemployment benefits: Due to sickness	Standard daily remuneration * 2/3 per day	Standard daily remuneration * 2/3 per day	Standard daily remuneration * 2/3 per day	Standard daily remuneration * 2/3 per day	Amount of "Standard daily remuneration * 2/3 per day" multiplied by a constant coefficient	Amount of "Standard daily remuneration * 2/3 per day" multiplied by a constant coefficient	Standard not set			※2 Co-payment rate is 30% for those earning the same level income as the working generation Co-payment limit ¥80,100 + (Medical expenses- ¥267,000) * 1%
Due to childbirth	Standard daily remuneration * 2/3 per day	Standard daily remuneration * 2/3 per day	Standard daily remuneration * 2/3 per day	Standard daily remuneration * 2/3 per day	Amount of "Standard daily remuneration * 2/3 per day" multiplied by a constant coefficient	Amount of "Standard daily remuneration * 2/3 per day" multiplied by a constant coefficient	Standard not set			
Due to unemployment	42 days before birth, 56 days after	Unemployed days before birth, 56 days after	42 days before birth, 56 days after	42 days before birth, 56 days after	42 days before birth, 56 days after	42 days before birth, 56 days after	--			
10) Disaster Relief: For death For death of a family member For disaster	-- -- --	-- -- --	-- -- --	1 month of avg. salary 70% of monthly avg. salary 0.5 to 3 months of avg. salary, due to severness	1 month of avg. salary 70% of monthly salary 0.5 to 3 months of salary, due to severness	1 month of avg. salary 70% of monthly avg. salary 0.5 to 3 months of avg. salary, due to severness	-- -- --			

Source: Ministry of Health, Labour and Welfare (MHLW) "Annual Health, Labour and Welfare Report 2009", National Institute of Population and Social Security Research (IPSS) "Shakai Hoshō Tokui Nempo, 2009