

## Major Points of revision of the Long-term Care Insurance (2021)

### Starting at the beginning of April 2021

- Insurance premium cost criteria for enrollees aged 65 and over have changed partially

The basic income for which the insurance premium is level 7 or 8 has been updated to 2.1 million yen, while the basic income for which the premium level is 8 or 9 has been updated to 3.2 million yen.

As the standard used to evaluate insurance premiums, the special deduction for transferring low-use or unused land, etc. has been added to the special deduction related to long-term transfer income, which is deducted from the total income

### Starting at the beginning of August 2021

- Partial changes have been made to terms of subdivisions for user food and living expenses (stay expense) for persons with low income who use facility services in including short-term in-facility services. Standards for savings and asset levels have been partially updated with regard to maximum amount of food expenses.

Persons with low income using facility services including short-term in-facility services, where qualified, may access a system where payment of food and living expenses (stay expense) up to the limit may be reduced in accordance with income (first to third levels). Starting in August, the third level of user payment has been further subdivided. In addition, the standards for savings and assets have been partially altered with regard to with regard to maximum amount of food expenses in persons with low income, who may be eligible for reductions.

- The upper limit amount of user payment for long-term care service has been partially updated.

As for the monthly expense for user payment of long-term care service, the amount (up to a fixed upper limit) is determined in accordance with income and other factors. Where the upper limit amount is exceeded, the insurance benefit is paid as high-cost long-term care service expense. Starting in August, upper limit amounts for persons with an income equivalent to that of working persons has been further subdivided, and the upper limit has this been partially updated. (Refer to page 11).