Where long-term care services are used, long-term care insurance covers 90% or 80% of the service-related costs, while the remaining 10% or 20% are paid by the user (Note). In addition, beginning in August 2018, among users who have paid 20%, those with high incomes are required to pay 30% (see chart below). However, users are not required to pay for care plan development for home care support or care need prevention support.

For in-home services, a maximum long-term care insurance payout applies for each service, depending on the level of long-term care required (see chart at right).

Note: The maximum payout is shown in units. The price-per-unit may differ depending on the area or type of service. The chart at right shows costs calculated at roughly ¥10 per unit.

If service fees exceed the limit, the user is responsible for the co-payment indicated for the portion exceeding the limit.