

5 Social Welfare

(1) Public Pensions

All registered residents of Japan aged 20 to 59 years, including foreign nationals, are required to join the National Pension system. (The nationality requirement was abolished on January 1, 1982.)

Persons employed at a company, factory or government agency are required to enroll in the Employee's Pension Insurance system.

■ Enrollment procedures

To enroll in the National Pension, you need to submit an application to your municipal government office.

For Employee's Pension Insurance, enrollment procedures are completed by your employer (e.g. company). You do not have to complete the enrollment procedures yourself.

Upon completion of the pension enrollment procedures, you will be issued with a pension handbook. Please keep it in a safe place.

■ Premium

Persons enrolled in a pension system must pay premiums each month.

Persons enrolled in the National Pension should pay premiums by one of the following methods:

Bank transfer	Premiums are automatically withdrawn from your bank account.
In cash (using payment notices)	Make payments at a bank, post office or convenience store using the payment notices sent to you by the Japan Pension Service.
Credit card	Make payments periodically by your credit card.
Via the Internet	Make payments via Internet Banking, etc.

In the case of a person working at a company, etc., premiums are deducted from their salary each month.

■ Exemption/postponement of National Pension premium payments

If you have difficulty paying premiums due to financial reasons, submit an "Application for Premium Exemption/Payment Postponement" to your municipal government office. If your application is approved, you will be exempted from premium payments or be allowed to postpone premium payments.

Students may be allowed to postpone premium payments under the special payment system for students.

■ Benefits

A number of pension benefits are available to insured persons when they meet certain conditions, such as old-age pensions, disability pensions and survivors' pensions.

There is also a system to provide a lump-sum withdrawal benefit for short-term foreign residents. Foreign residents who have paid National Pension premiums or have been enrolled in Employee's Pension Insurance for a total of six months or more and who are not eligible for old-age pension may claim a lump-sum withdrawal benefit within two years of leaving Japan.

For further information on public pensions, including enrollment procedures, payment of premiums, how to file a claim for pension benefits, and various types of pension-related applications, contact the section in charge.

◆Japan Pension Service website (with information in foreign languages)
<http://www.nenkin.go.jp/international/index.html>

◇◇ Outline of the System ◇◇

① National Pension

■ Types of National Pension members and payment methods

Category I insured persons	<ul style="list-style-type: none"> Self-employed persons, agriculture/forestry/fishery business operators, etc. and their spouses aged 20 to 59 living in Japan (excluding Category 2 and 3 insured persons) Students aged 20 or older <p>Pension premiums should be paid using payment notices, or through account transfer, etc.</p>
Category II insured persons	<ul style="list-style-type: none"> Private company employees, public officers (persons enrolled in the Employees' Pension Insurance system or the Mutual Aid Association) <p>Pension premiums are deducted from the employee's salary and paid to the pension office by the employer.</p>
Category III insured persons	<ul style="list-style-type: none"> Dependent spouses of private company employees and public officers <p>Category III insured persons do not pay premiums; all premiums are borne by Category II insured persons as a whole.</p>

■ Pension premiums

Flat-rate contribution	Monthly amount: 16,540 yen (Advance payment discount program available) * Amount as of 2020
Additional contribution	Monthly amount: 400 yen (Category I insured persons who have applied for an additional pension plan, only)

■ Types of pension benefits *Amount of pension benefit as of 2020

Old-age Basic Pension	<p>Pension benefits are paid from age 65 to persons whose insured period (total of contribution payment and exemption periods) is 10 years or more.</p> <p>[Amount of pension benefit] 781,700 yen/year (full benefit amount for those who have paid premiums for 40 years)</p>
Disability Basic Pension	<p>You can receive the Disability Basic Pension when you have a certain level of disability specified by law. To be eligible, you must be covered by the National Pension Insurance system on the date of your first medical examination of the sickness or injury which caused abovementioned disability, and have paid premiums for the prescribed period. The amount of benefits is set according to the degree of disability.</p> <p>[Amount of pension benefit] Grade 1: 977,125 yen/year, Grade 2: 781,700 yen/year (Additional benefits will be paid for eligible dependent child(ren))</p>

Survivors' Basic Pension	<p>When a National Pension insured person who has paid premiums for the prescribed period dies, the Survivors' Basic Pension benefits are provided to the deceased's spouse who takes care of their dependent child(ren) or to their dependent child(ren).</p> <p>[Amount of pension benefit] 781,700 yen (additional benefits will be paid depending on the number of children)</p>
Benefits only for Category I insured persons	Widow's Pension, Additional Pension Plan, Lump-sum Death Benefit, Lump-sum Withdrawal Payments

Detailed information on the National Pension system is available on the Japan Pension Service website.

(Pamphlets in fifteen languages are available.)

◆ Japan Pension Service website “National Pension System”
<http://www.nenkin.go.jp/pamphlet/kokunenseido.html>

② Employees' Pension Insurance

■ Pension premiums and the amount of pension benefits

The Employee's Pension Insurance is the system added to the National Pension. In other words, an insured person under Employees' Pension Insurance is also covered by the National Pension as a Category II insured person (i.e., they are covered by two pension systems). The amount of premiums is determined in proportion to the insured person's remuneration, and the benefit amount is determined according to the insured person's remuneration and enrollment period.

■ Types of pension benefits

Old-age Employee's Pension, Disability Employee's Pension (Grade 1, 2, 3), Disability Allowance, Survivors' Employees' Pension, Lump-sum Withdrawal Benefit

Contact Pension Office

(2) Public Assistance

The public assistance system is a system that provides necessary assistance to individuals who have lost their primary source of income due to death, illness or accident of the primary family wage earner or other reasons and have become destitute despite their efforts to make a living. Assistance is offered according to the needs of each person in need of protection. In Japan, foreign nationals with permanent or long-term resident status who are permitted to engage in the same activities as Japanese nationals are eligible for public assistance under the Public Assistance Act.

◇Kinds of assistance: livelihood assistance, housing assistance, education assistance, medical assistance, long-term care assistance, maternity assistance, occupational assistance, and funeral aid

Contact	Welfare Office, Municipal government office
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(3) Self-reliance Support System for Those in Need

The Self-reliance Support System for Those in Need provides the necessary information and advice regarding consultations for those struggling to be self-reliant (other than employment support). Various other measures are also being implemented, such as the provision of housing subsidies, in order to strive for the self-reliance of poor and in need persons.

Category	Mandatory services	Self-reliance consultation services, housing subsidies
	Voluntary services*	Employment preparation support, temporary livelihood assistance, family income improvement consultation/support, learning and lifestyle support for children

* Some municipalities may not offer voluntary services.

Contact	Municipal government office «Section in charge of self-reliance support for those in need» * Services are provided by municipal welfare offices or private service providers entrusted by municipalities.
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(4) Long-term Care Insurance

① What is the long-term care insurance system?

The long-term care insurance system is a system whereby society as a whole supports people who are in need of long-term care to enable them to live independent lives as long as possible while receiving necessary healthcare and welfare services. The long-term care insurance system is applied to all eligible people regardless of nationality.

② Eligibility

Individuals eligible for long-term care insurance are those aged 65 or older and those aged 40 to 64 with healthcare insurance who reside in Japan, including foreign nationals residing legally in Japan for more than three months.

Foreign nationals whose permitted period of stay is three months or less but who are recognized as planning to stay in Japan for more than three months according to their purpose of entry and the situation of their life in Japan are also eligible.

③ Inquiries

For detailed information on the long-term care insurance system, including procedures for the use of services and available services, contact your municipal government office.

◇◇ Outline of Long-term Care Insurance System ◇◇

■ Enrollment procedure → Notification

An enrollment procedure is not required, but you need to notify your municipal government office that you have reached the age of 65.

■ Types of insured persons, premium amounts, and how to pay insurance premiums

A	<p>Category 1 insured persons (residents aged 65 or older)</p> <p>The amount of the premium varies according to the person's place of residence and income level.</p> <p>For those who receive a pension above a certain amount, the insurance premiums will be deducted from their pension. Other persons should individually pay the premiums to their municipalities.</p> <p>Failure to pay your insurance premiums without any justifiable reasons, such as a natural disaster, may result in restrictions on your use of services.</p>
B	<p>Category 2 insured persons (residents aged between 40 and 64)</p> <p>The amount of the premium varies according to the health insurance plan in which the person is enrolled.</p> <p>Long-term care insurance premiums are collected from the insured person's monthly salary, together with health insurance premiums, by the providers of the health insurance (Employees' Health Insurance, National Health Insurance, etc.).</p>
C	<p>Insurance certificate</p> <p>All people aged 65 and over are issued an insurance certificate, in principle.</p> <p>Those aged between 40 and 64 will be issued an insurance certificate when it becomes necessary to use services of long-term care insurance.</p>

■ Who can use care/support services?

- Those aged 65 years or older who need care or support to lead their daily lives
- Those aged between 40 and 64 who become in need of care or support due to a designated disease

■ Procedure to use long-term care services

If you wish to use services under the long-term care insurance plan, submit an application to your municipal government office to receive an examination to determine whether you are in need of care or support to lead your daily life, and the level of care/support you need.

After being certified as in need of care or support, you can receive benefits for services you have used after the date of application.

■ How to use services

If you wish to use in-home care services (preventive care), ask an in-home care (preventive care) support provider to create a care plan (a service use plan created based on the user's wishes and physical and mental conditions). Consult fully with your service provider to receive the necessary services.

Types of services

Type	Major services	
In-home services (including preventive care services for those certified for support need)	Home-visit care	Home-care workers visit the homes of users to provide assistance with physical activities such as bathing and toileting, in addition to daily life activities such as cooking and washing.
	Home-visit nursing	Nurses visit users' homes to check their medical conditions and provide necessary medical assistance.
	Outpatient care	Users make one-day visits to day service centers to receive assistance services for eating, bathing, etc., as well as functional training.
	Short-stay life care	Users make short stays at welfare facilities for the elderly to receive care and assistance services for daily life activities.
Community-based services (including preventive care services for those certified as needing support)	Small-scale, multi-functional home care	Users receive assistance with eating, bathing, etc. and/or daily life activities through in-home, outpatient and short stay services.
	Community life care for elderly with dementia	A small group of people with dementia requiring care live in a care home and receive care and assistance with daily life activities.
Facility services (Not available for those who have been certified as needing support)	Specified welfare facilities for the elderly	Those at Care Level 3 or higher (in principle) in need of constant care who are unable to live in their homes live in a special nursing home to receive care and assistance with daily life activities.
	Elderly healthcare facilities	Elderly people receive nursing care, medical care, functional training etc. under medical/nursing supervision with the aim of returning to independent living.

■ Payment by users

Depending on their income, users are required to pay 10% (if income exceeds the designated standard, required to pay 20% or 30%) of service costs to the service providers.

Users who receive facility services must pay food and accommodation fees, in addition to the facility service fees.

There are expense assistance programs to ease burdens on low-income individuals and those whose care service fees are extremely high. For details, contact your municipal government office.

Please note that the maximum amount available for in-home services per month is set according to each care level category.

(5) Services for the Elderly

① In-home services

Available services vary by municipality (city/town). For details, contact your municipal government office.

Type of service	Details
Daily life support	Meal delivery service that aims to improve elderly people's nutritional intake, etc.
Preventive care services	Preventive care classes to help elderly people stay well and prevent their health conditions from worsening, etc.
Support for family caregivers	Holding of family caregiver classes, watching over elderly people with dementia, holding of exchange meetings for family caregivers, etc.

② Facilities

Various types of facilities are available for those who have difficulty living at home.

Type of service	Where to apply	Eligibility, etc.
Nursing home for the elderly	City/Town office	Those aged 65 or older who are welfare recipients or who live in households that are exempt from resident taxes, etc.
Low-cost home for the elderly	Facility	Those aged 60 or older who have difficulty living independently, etc.
Life support house	City/Town office Facility	Those aged 60 or older who have difficulty living independently, etc.
Fee-charging home for the elderly	Facility	Free contract, obligation to pay the full amount, those aged 60 or older

③ Other small-scale facilities

To help elderly people who have difficulty living at home, including those living alone, live in their familiar communities, various small-scale facilities are available, including small-scale homes for the elderly in underpopulated areas, total-care homes, Anshin living homes, self-support type group homes, and small-scale community-based care promotion service homes.

Contact

Municipal government office

(6) Services for the Disabled

① Disability Certificate

To ensure that persons with disabilities receive consistent consultation and guidance and have easy access to various support services, different certificates will be issued according to the type of disability.

Upon presentation of their disability certificate, persons with disabilities are eligible for discount fares, income tax deduction, reduction of/exemption from entrance fees for public facilities, and other welfare services.

Type of Certificate	Contact
Physical Disability Certificate	Municipal government office
Intellectual Disability Certificate	Center for Children and Family Counseling, Municipal government office
Mental Disability Certificate	Municipal government office

② Welfare services for persons with disabilities

In accordance with the Comprehensive Services and Supports for Persons with Disabilities Act, municipalities provide services for persons with disabilities through a common system, regardless of the type of disability (physical disability, intellectual disability, mental disability, serious disease, etc.).

The costs of welfare services are borne by the national, prefectural and municipal governments. The users pay part of the service costs according to their income, in principle.

Type of service	Details
Home-visit service, short-stay service	Provide in-home welfare services (home help service, short-stay service, etc.) to enable persons with disabilities to live with peace of mind in their communities in which they feel familiar
Daily activity support service	Provide daily life support and employment-related services
Facility-based service	Provide care and services at group homes, etc. so that persons with disabilities can live with peace of mind in their communities
Service for children with disabilities	For children with disabilities, provide care at medical or welfare facilities, or outpatient services including development support
Community life support services	To promote independent living and social participation of persons with disabilities, provide various services depending on the type of disability, including social adaptation training and training for smooth social lives

* For details, contact your municipal government office.

Contact	Municipal government office, Welfare Office
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(7) Services for Children

① Nursery schools

Nursery schools are facilities for infants from 0 years of age up until they enter elementary school. Nursery schools provide childcare on behalf of parents who are unable to take care of their child at home due to work or other reasons.

Acceptable ages, childcare hours differ depending on the nursery school. For detailed information including application procedures, contact your municipal government office.

Contact

Municipal government office

② Nintei Kodomoen (certified childcare centers)

Nintei Kodomoen accept infants from 0 years of age up until they enter elementary school, regardless of their parent's employment status.

Acceptable ages, childcare hours differ depending on the Nintei Kodomoen. For detailed information including application procedures, contact your municipal government office.

Contact

Municipal government office

③ After-school children's clubs

After-school children's clubs aim to support children's sound development by providing a place to play or relax for elementary school children whose parents are not at home after school hours due to work or other reasons. After-school children's clubs are held in children's halls and elementary schools.

For detailed information including application procedures, contact your municipal government office.

Contact

Municipal government office

(8) Services for Atomic Bomb Survivors

Atomic bomb survivors who hold an Atomic Bomb Survivor’s Handbook (*Hibakusha Kenko Techo*) are eligible for the following aid.

① Medical expenses

There is a system to subsidize medical expenses for atomic bomb survivors. When an atomic bomb survivor receives medical treatment at a medical institution designated by the Hiroshima Prefectural Governor, the copayment amount will be subsidized.

Contact	Municipal government office
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② Allowance

There is a system to provide allowances (health management allowances, etc.) to atomic bomb survivors.

Contact	Municipal government office
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③ Nursing homes for A-bomb survivors

There are nursing homes for A-bomb survivors in Hiroshima Prefecture who are unable to receive nursing care at home.

Place of residence	Contact
A-bomb survivors residing outside Hiroshima City	Atomic Bomb Survivors Support Division, Hiroshima Prefectural Government Tel: 082-513-3109
A-bomb survivors residing in Hiroshima City	Local ward office

(9) Other Services

For other welfare services for the elderly and the disabled, contact your municipal government office, Welfare Office, Office of Health, Welfare and Environment, or Public Health Center.

Contact	Municipal government office Welfare Office Office of Health, Welfare and Environment / Public Health Center Health, healthcare and welfare-related consultation agencies
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