

Health and Welfare

Welfare for Senior Residents

-For Nursing Insurance (*Kaigo Hoken* 介護保険), inquire at Nursing Care Insurance Division

Nursing Insurance is an insurance system which allows persons over 65-year-old to access nursing care services with less financial burden (depending on the illness, persons aged between 40 and 64 are eligible). Persons over 65-year-old are required to pay an individual premium for nursing insurance (persons aged between 40 and 64 are required to pay an individual premium for nursing insurance, in addition to medical insurance). If you wish to use the nursing services, you need to file an application, and after being certified the level of nursing care you need, your nursing care plan will be established, and you can use services such as day-care services, assistance services at home, wheelchair rental, renovating a house and nursing care facilities for 10% to 30% of the whole fee.

Persons who are entitled to use the nursing services are those who paid the Nursing Care Insurance Premiums. If persons who have not paid the premium wish to use the services, their own expense will be higher.

-For Medical Care for Persons over 70-year-old (Excluding persons insured under the medical insurance system for the elderly aged 75 or over), inquire at National Health Insurance Division

From April 2008, to make it more convenient for persons aged between 70 and 74 who are enrolled in the National Health Insurance, the insurance card is integrated with the elderly benefit card. From the following month after you turn 70-year-old (or the month of the birthday for persons who were born on the first day of a month), medical costs for persons who are enrolled in the National Health Insurance will be reduced from 30% to 20%. However, depending on the income, it may remain 30%. Please inquire for details.

-For Medical Insurance System for the Elderly Aged 75 and Over (*Koki Korei-sha Iryo Seido* 後期高齢者医療制度), inquire at Medical Welfare Pension Division

Persons who turn 75-year-old will leave the insurance system that they are enrolled and will be enrolled in the Medical Insurance System for the Elderly Aged 75 and Over. Persons aged between 65 and 74 with a certain level of disability can be enrolled in the system by request. With a Certificate of Insured Person at a medical institution, the medical fee will be charged either 10% or 30% of the full medical cost. The percentage will be determined according to the income amount.

For the Medical Insurance System for the Elderly Aged 75 and Over, all insured persons pay premiums that are calculated on individual basis. Please contact the Division for details.

Community Welfare

For Livelihood Protection (*Seikatuho* 生活保護), inquire at Social Welfare Division

When a person is unable to work due to illness or injury, when a person becomes old and his/her income decreases or when it is difficult for a person to make a living on his/her own effort, Livelihood Protection provides living expenses and medical care fees to ensure a minimum standard of living.

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For Self-reliance System for Needy Persons (*Seikatsu Konkyu-sha Jiritsu Shien Seido* 生活困窮者自立支援制度), inquire at Social Welfare Division

-Support project for self-reliance

Persons in need can talk about their situation so that appropriate support will be provided for them to help them start to make a living on their own.

-Scheme to secure housing

For persons who lost (or have a risk of losing) their housing due to losing a job, etc., the scheme provides an amount equivalent to rent for a certain period of time, as well as supporting to find a job. There are certain requirements relating to assets and income.

Council of Social Welfare

Loan Schemes

-Ibaraki Prefectural Welfare Fund Loan Scheme

The scheme provides low-interest or zero-interest loans to low-income households and households with elderly or disabled members that meet certain requirements. Please inquire for details and application.

-Emergency Small Loan Scheme

The scheme provides small loans to households in financial.

-Support for food and other items for needy persons

The scheme provides food and other items for persons who are in need.