

Shizuoka Prefecture

Everything You Need to Know About Cancer:

Collection of Q&A

No. 1

Medical expenses edition

Economy and employment edition



Department of Health and Welfare, Shizuoka Prefecture
Shizuoka Cancer Center

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Foreword

Cancer patients and their families face a wide variety of problems. Some worry if they have developed cancer; others were diagnosed with cancer and must decide on the course of treatment. There are also those who suffer from side effects and aftereffects of treatment, while some have difficulty with high medical bills.

“Everything You Need to Know About Cancer: Collection of Q&A” was drawn up, in some small way to help, solve these and many other problems that patients and their families face. This edition focuses on the issue of medical expenses as well as financial and work-related problems that the patients and their families encounter during the course of diagnosis and treatment. The issues are presented in a question-and-answer format. In our future editions, we hope to take up a variety of other problems such as treatment, side effects and aftereffects, relationship with doctors and medical care providers, and relationship with family members.

We encourage you to use this booklet as reference whenever you have difficulty with medical bills or face other problems.

Shizuoka Cancer Center
Disease Control Center
Consultation Desk

How to use the Table of Contents

“Everything You Need to Know About Cancer: Collection of Q&A” has a Table of Contents that is divided into three categories, “large”, “medium” and “small” according to their contents, to allow you to quickly find the section you want to check.

Example

I was hospitalized, underwent surgery, and paid a large sum of money to the hospital as inpatient treatment expenses. Is there a consultation desk where I can discuss such matters?

In this case, you first check category “large”. You will find “Programs and systems you can use in case of high medical expenses (high-cost medical care)” in category “large, B”.

Then, proceed to category “medium”, and find “What must be done to use the programs and systems” under category “medium, B-2”.

Finally, check category “small”. You will find “Where to apply” featured in category “small, B-2-2”, then turn to page 16.

As you can see, this booklet is arranged so that you can quickly go to the section you are looking for. We hope you will find the book helpful.

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A. If you are having difficulty with medical expenses

In this section, we answer your questions and concerns in relation to medical expenses for cancer treatment. Some of the issues and questions covered are:

If I am treated for cancer, what sort of fees do I actually have to pay?

Can I receive cancer treatment with health insurance?

Extra bed charge, treatment not covered by health insurance – what do they mean?

My medical expenses are so high I don't know how to pay for them...

Where can I go to discuss and receive advice on such payments?

There is no way I can pay the doctor's bill all at once.

Isn't there a system that supports payments at one's own expense?

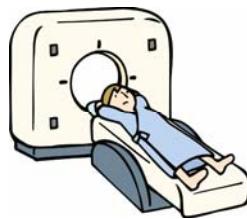
Isn't there a system for loans in such cases?



Q A-1 What expenses are to be expected if I develop cancer?

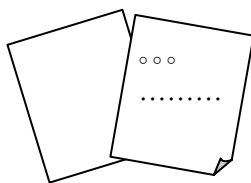
Expenses directly related to the disease, such as treatment and tests

- Examinations such as blood tests, CT scans, X-rays, and sonogram, as well as biopsy
- Medicine
- IV necessary for chemotherapy (e.g. anti-cancer drug treatment)
- Treatments such as surgery
- Hospital meals



Other expenses

- Insurance companies' documents such as medical certificates
- Transportation and gasoline, etc., for outpatient hospital visits
- Daily necessities, pajamas, etc., while in the hospital
- Items provided by family members at hospital visits and their transportation
- Hospital beds not fully covered by health insurance such as in private rooms



Q A-2 How are medical expenses calculated?

Cancer treatment fees can become unexpectedly high. This is because treatment involves items that have relatively high unit costs, such as tests, surgery and anticancer drugs that are needed to make a diagnosis and to check how effective the treatment is.

There are different kinds of medical expenses. In this section, we will divide those that are mainly paid to hospitals for “treatment covered by health insurance” and “treatment not covered by health insurance,” and discuss each one.

If you receive treatment covered by health insurance

A-2-1

A wide variety of options for cancer treatment are available. However, most standard treatments are covered by health insurance.

These are called “health insurance treatments.”

Health insurance treatment costs are calculated based on predetermined scores on medical treatment fees. This means that the costs are the same, in principle, regardless of where you receive treatment.

Scores on medical treatment fees for basic hospital charges

Scores on medical treatment fees for basic hospital charges differ depending on the scale of the medical institution, its personnel makeup, instruments and apparatuses installed, room size, and other factors.



[Amount actually paid to the hospital]

The amount actually paid to the cashier at the hospital is calculated by multiplying the scores on medical treatment fees (10 yen per score of 1 point on medical treatment fees) by the percentage of one’s own expense (currently 30% excluding those covered by medical insurance for the elderly and those eligible for medical care identification card for the elderly under the National Health Insurance scheme).

[Two types of scores on medical treatment fees]

1. Those whose scores are predetermined for each type of test, treatment, and medicine

Here, the scores are determined for each type of test and treatment, and treatment fees are calculated based on the number of times such tests, etc., were carried out. In common treatment, the fees are calculated using this method.

2. Those whose scores are determined by the day (flat-rate system for medical treatment fees)

Costs for treatment provided at palliative care units and health care facilities for the elderly are calculated using this method. In this case, treatment fees will be a set amount regardless of how many times a test was conducted, for example.



What are “all-inclusive payments”?

With the revision in FY2002 of the setup for medical treatment fees, a system of all-inclusive medical payments was introduced for inpatient treatment at 82 medical institutions that adopt advanced technology, including university-affiliated hospitals. The number of such medical institutions is expected to increase further.

This system determines the hospital charges per day for each disease (or diagnosis) and treatment. Patients will be required to pay medical expenses that are calculated by multiplying a fixed amount (classified under 1,860 categories) by the number of days in the hospital. Medical expenses not eligible for reimbursement under health insurance, such as those for surgery, must be paid separately, based on fees-for-services as before.

[Extra bed charges and cost for meals]

Sometimes, an additional fee may be charged for hospital beds placed in private rooms and even in rooms with two or more patients. Inpatients must pay ¥260 per meal, regardless of insurance (the amount may be reduced depending on a patient's income). If patients request a special meal menu, they may have to pay slightly more than ¥260. The cost of meals designed to meet specific treatment needs is this standard fee of ¥260.



Until now, self-payment for meals when patients were hospitalized was calculated in terms of 1 day units regardless of the times of the meal, however, from April 1, 2006, it was changed to self-payment for meals to be calculated in terms of 1 meal units.

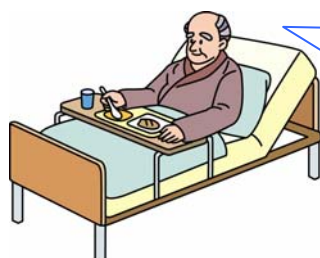
The amount of self-payment per meal is as follows:

Amount of hospital meals to be paid by the patients

General patients	¥260 / meal
Members of a household not subject to resident tax (up to 90 days)	¥210 / meal
Members of a household not subject to resident tax (after 91 days)	¥160 / meal
Welfare pension beneficiaries	¥100 / meal

Note) Members of a household not subject to resident tax may have their meal charges reduced by filing applications to city, town, and village offices (health insurance certificates and seals required).

Cost for meal is **260 yen per meal**, regardless of the type of insurance



Extra bed charges

An additional fee may be charged for hospital beds placed in private rooms and even in rooms with two or more patients

If you use new drugs that are not yet approved in Japan, for example, this treatment may be ineligible for reimbursement under health insurance.

Since treatment fees vary from one medical institution to another, you are advised to check, prior to receiving treatment, what the approximate fee would come to.

Proton therapy, which is the latest cancer treatment, is not covered by health insurance at the present time.



For example, the following treatments are not covered by insurance

(free consultations):

- Breast reconstruction using artificial breasts following mastectomy due to breast cancer
- Epithese treatment to deal with surgery-induced facial changes (such as enucleation of eyeball)

(Plastic surgery)



Highly advanced medical treatment (institutions approved by the Ministry of Health, Labour and Welfare)

(Highly advanced medical treatment is a program that attempts to make adjustment between cutting edge medical treatment technology and general health insurance treatment, to cope with the emergence of new medical technologies and diversification of medical treatment needs.)

This program, based on health insurance treatment, makes it easier for patients to receive cutting edge treatment by having them bear special additional fees.

Expenses for highly advanced medical treatment

Expenses related to highly advanced medical treatment—special fees for specialized examinations and treatment—are to be borne by the patients at their own expense.

Fees vary depending on the type of treatment and the hospital that provides such treatment.

Expenses other than these special charges—fees for examinations, tests, and hospital stays, for example, that are also provided as part of ordinary treatment—are treated in the same way as general health insurance treatment fees.

Simply put, patients will be required to pay at their own expense, only special fees covering specialized tests and treatments.

Examples:

DNA diagnosis for solid tumors: National Cancer Center Central Hospital, Hamamatsu University School of Medicine and others



Q A-3 When do you pay medical bills?

When you receive outpatient treatment

A-3-1

You are usually asked to pay the fees for the treatment you had received that day, before leaving the hospital.

When you receive inpatient treatment

A-3-2

An invoice is usually sent to you each month. Prepare the money before payment deadline, and pay at the cashier's window.

Hospital brochures such as "Information on Hospital Admission" sometimes tell you when an invoice is issued and when the deadline is for making payment.

Often, you are required to make payments on the day of discharge. It would be a good idea to confirm the approximate total several days prior to discharge and be ready to settle your account.

The most common method of payment is by cash. However, some hospitals have recently begun accepting credit card payments. Check with the cashier's window or ask the hospital staff for more details.

[Inquire at the cashier's window of the hospital where you are being treated.](#)



Q A-4 What to do if you have problem with medical bills

Consultation desk inside the hospital

A-4-1

Large-scale hospitals have a window specializing in consultations such as Medical Consultation Office where medical social workers (hereafter “Social Workers”) are standing by at all times. This is a good place to go to if you have financial problems. In some hospitals, Social Workers may belong to the clerical department such as the Medical Affairs Section. If there are no Social Workers to assist you, an accounting personnel is ready for consultation.

Medical Consultation

A Medical Social Worker will take consultations on issues such as the following

- ★ Payment of medical bills
- ★ Information about Elderly Care Insurance
- ★ Physical Disability Handbook and Social Welfare System
- ★ life during the treatment period and after leaving the hospital

Where else can you go for help?

A-4-2

Some social welfare councils have set up consultation windows where staff members specializing in welfare programs provide advice. If you have National Health Insurance coverage, you may also consult with your municipality’s section in charge.

Q A-5 Is it true that I am entitled to partial reimbursement for the high medical bills I had paid?

Treatment for cancer that extends over a long period of time may end up costing unexpectedly high. Patients may face serious financial problems as a result.

The current health insurance program sets a cap for the amount of medical bills individuals are to pay at their own expense. Any amount you had paid exceeding this level will be reimbursed, under the high-cost medical care system, if you file an application.

Note) This does not include treatment not covered by health insurance, extra bed charges, and hospital meals.

For more details, refer to the section, ["B. Programs and systems you can use in case of high medical expenses."](#)

- ★ You must file the application yourself for a partial reimbursement of high medical bills
- ★ It will take 3 months from the time of application for the reimbursement
- ★ The amount of medical bills you are to pay differs according to your income



Q A-6 Isn't there a system for loans, etc., if medical bills are high?

Although this differs depending on the type of insurance, some programs provide loans and make payments by proxy to cover high-cost medical care.

If patients have trouble paying high medical bills, they can make use of a system that lends, free of interest, 80-90% of the amount expected to be offered as high-cost medical care.

For more information, ask the insurers such as social insurance offices and municipal sections in charge of National Health Insurance.

For more details, refer to the section, [“B. Programs and systems you can use in case of high medical expenses.”](#)

Q A-7 Other expenses

Costs for equipment such as artificial anus and/or bladder (“stoma”)

A-7-1

A program is available for patients who had artificial anus and/or bladder made and fitted.

[Deduction of medical expenses for stoma equipment]

If taxpaying households' payment of medical bills covering the period from January 1 to December 31 exceeds ¥100,000, they are entitled to tax refunds if they file for such deductions.

“Medical bills” in this case include expenses related to stoma equipment.

To receive medical expense deduction for stoma equipment, you must submit, when filing an application, a Certificate for Using Stoma Equipment (application form is available at the municipal offices' section in charge of welfare) which you must ask the physician in charge to fill out, and a Receipt for Payment of Stoma Equipment Expenses.

For more details, refer to the section, [“C. How to file income tax deduction for medical expenses.”](#)

Enquiries about applying for a handbook, subsidies for stoma equipment can be made at the Welfare section of your municipal office.

[Application for Handbook for Disabled Persons]

Patients who had a permanent stoma installed are eligible to apply immediately thereafter. Two documents are required for the procedure: an Application Form for Issuing a Handbook (available at the municipal offices' section in charge of welfare) and a medical certificate.

Those who have received the Handbook for Disabled Persons are entitled to the following:

1. Subsidy for the stoma equipment (amounts are as of March 2004)

Stoma of the digestive system: Payments in kind corresponding to ¥8,600 per month

Urologic stoma: Payments in kind corresponding to ¥11,300 per month

(Note) Payment at one's own expense may be deducted depending on income.

2. Other benefits include provision of allowances, income tax deduction, reduction and exemption of standard-size automobile acquisition tax, and discount on various transportation charges. These differ depending on the municipality, so please inquire and confirm.

Application for Handbook for Disabled Persons

Application Form is available at the municipal offices' section in charge of welfare.

※Application Form → Need to be filled in by patients themselves.

※Medical certificate → Need to be filled out by doctor s designated by the prefecture.



Expenses for buying adult-use diapers are subject to medical payment deductions.

Conditions for approval

Diaper purchases become subject to medical expense deduction if the physician recognizes that diapers are necessary to carry out said treatment, and if both conditions below apply to the patient in question:

- 1) He or she is recognized to be in a bedridden status for six or more months because of the disease, etc., for which the patient is currently being treated.
- 2) Regarding the disease for which the patient is currently undertaking treatment, the physician must provide treatment on a continuous basis and recognizes that the use of diapers is necessary.

Certificate of Diaper Use

Patients eligible for medical expense deductions must meet the above conditions, and attach onto their final tax returns or present at the time of filing their tax returns, a **Certificate of Diaper Use** (filled out by the physician providing the treatment) and a **receipt for diaper payment** (featuring the patient's name and certifying that it is a receipt for purchase of adult-use diapers).



B. Programs and systems you can use in case of high medical expenses (high-cost medical care)

If you are hospitalized for extended periods because of illness, injury or other reasons, the amount of payment at one's own expense may become high.

In this section, we have gathered information on the high-cost medical care scheme that aims at alleviating financial burdens in cases like these.



[High-cost medical care plan]

If you are hospitalized for extended periods because of illness, injury or for other reasons, the amount of medical bills you are required to pay may become high. To alleviate your financial burden in cases like these, a high-cost medical care plan is in place whereby a portion of monthly payments exceeding a set amount (upper limit of payment at one's own expense) is reimbursed. This scheme applies to medical bills paid during the same month at the same medical institution. Costs for outpatient and inpatient medical care are calculated separately.

Q B-1 What is the approximate amount when you can make use of this plan?

Calculation formula according to income

B-1-1

The ceiling of payment at one's own expense by both the insured (those who are covered under health insurance, etc.) and non-working dependents (those who primarily live on the insured's income and are recognized to be their dependents) are calculated by the following formula, according to income. If medical payments corresponded to high-cost medical care four or more times during the past year, the subsequent ceiling of payment at one's own expense from the fourth time will be shown in parentheses.

Individuals under the age of 70

(As of October, 2006)

Category	Ceiling of payment at one's own expense
Welfare recipient and members of households not subject to municipal tax	¥35,400 (¥24,600)
Earners of monthly income exceeding ¥530,000 and/or their dependents	¥150,000 + (medical bills - ¥500,000) x 1% (¥83,400)
Individuals to which none of the above applies	¥80,100 + (medical bills - ¥267,000) x 1% (¥44,400)

<Example of calculation>

I was hospitalized for an illness and paid ¥300,000 covering a period of one month, corresponding to 30% of the treatment fees. Am I eligible for reimbursement?

Since you paid ¥300,000 to the cashier (total medical bill: ¥1 million), you are eligible for reimbursement. Amount refunded is:

A. People in general

$¥300,000 - [¥80,100 + (¥1,000,000 - ¥267,000) \times 1\%] = ¥212,570$

B. High-income earners

$¥300,000 - [¥150,000 + (¥1,000,000 - ¥500,000) \times 1\%] = ¥145,000$

*1 Changed to a monthly income of 530 thousand yen or over for husband and wife from October, 2006.

(Monthly income of 560 thousand yen or over for husband and wife up to September, 2006.)

*2 To be calculated subtracting the amount that is given by dividing the fixed amount by the percentage of self-payment (30% = 0.3 for those under 70 years) from the total medical care cost.

Individuals aged 70 and above

(As of October, 2006)

Category	Ceiling of payment at one's own expense
Welfare recipients and members of households not subject to municipal tax (annual income of less than ¥2.67 million)	¥24,600
Welfare recipients and members of households not subject to municipal tax whose income fails to meet a set level (a person living alone having annual income of ¥650,000 or less, or a couple living together having annual income of approximately ¥1.3 million or less)	¥15,000
Earners of income exceeding a set level (a person living alone having annual income of approximately ¥3.8 million or more, or a couple living together having annual income of approximately ¥6.3 million or more)	¥80,100 + (medical costs - ¥267,000) x 1% (¥44,400)
Individuals to which none of the above applies	¥44,400

※ The system that applies to individuals 70 and older is currently in a transitional period for revision. For details, please inquire with sections in charge of National Health Insurance at municipal offices or social insurance offices featured on your health insurance card.

However, even for persons for whom the category of 'person with high income' applies, their self-payment will be reduced to 10% by means of "Making an application of standard amount of income for elderly entitlement for health insurance", if their annual income does not satisfy the "standard amount of income."

<Example of calculation>

Elderly individuals aged 70 and older must go through reimbursement procedures for outpatient treatment fees but not for inpatients. Since you paid ¥200,000 to the cashier, with total medical expenses being ¥1 million, you can receive a refund by going through the required procedures.

The amount reimbursed will be as follows:

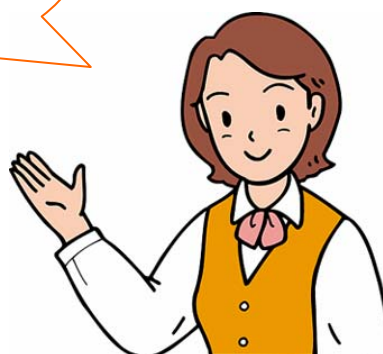
$$¥200,000 - [¥80,100 + (¥1,000,000 - ¥267,000) \times 1\%] = \mathbf{¥112,570}$$

- *1 From August 2006, changed to husband and wife with annual income of 5 million and 200 thousand yen or more/single persons with annual income of 3 million and 300 thousand yen for a. (Until July 2006, annual income of 6 million and 210 thousand yen for husband and wife/annual income of 4 million and 840 thousand yen for a single person)
- *2 To be calculated subtracting the amount that is given by dividing the fixed amount by the percentage of self-payment (30%=0.3) from the total medical care cost.
- *3 A reimbursement procedure is necessary for outpatient payment: it is unnecessary in case of hospitalization.

Which expenses are not regarded as part of high-cost medical care? B-1-2

Hospital meal charges, extra bed charges for private rooms, fees for drawing up documents such as medical certificates, etc., and other expenses are not regarded as part of high-cost medical care.

Don't forget to apply
for a reimbursement
on the High Cost Medical Care Plan.



Q B-2 What must be done in order to use the programs and systems?

Who applies for the programs and systems?

B-2-1

To receive reimbursement for high-cost medical care, **the insured person** must apply, in principle.

Where to apply

B-2-2

If you are covered by National Health Insurance and become eligible for a refund, you will receive notification by post from your municipality (except certain municipalities). Bring this notification, along with your health insurance card, seal, receipts of hospital payments, as well as records indicating the bank account to which payments were made, and go through the necessary procedures **at the section in charge of National Health Insurance in the municipal office.**

If you subscribe to government-managed and other health insurance programs, you must apply at your social insurance offices or other bureaus, since no special notification will be sent to you. For more information, ask the insurer featured on your insurance card.

Documents necessary for application

B-2-3

Bring to the window, **your health insurance card, seal, receipts of your hospital payments, as well as records indicating the bank account** to which payments were made. Application forms are available at the insurers' window.

When should I apply?

B-2-4

Apply one month or later after you had undergone treatment at a medical institution.

When will I be reimbursed?

B-2-5

A refund is determined after investigations of medical fee receipts sent from hospitals and other institutions have been completed. This process would take **about three months.**

If you forgot to apply for reimbursement

B-2-6

Although this may vary depending on the insurer, there are cases where you can apply for reimbursement of medical payments dating back about two years. For details, ask your insurer.

If you are on a health insurance plan
(government-managed or other),
please be aware that no special notification
will be sent to you.



Q B-3 The amount paid to the hospital by family members living together adds up to a considerable amount...

What is household's total amount?

B-3-1

If a household made two or more payments out of one's own expense and they have exceeded ¥21,000 within the same month, each medical bill is added up and the calculation formula featured in B-1 is applied. Any payment out of one's own expense exceeding the ceiling is refunded as high-cost medical care.

The total of medical bills of a household added up in one month can be applied as one.



Q B-4 When medical bills become so high that they cannot be paid all at once...

Loan on high-cost medical care

B-4-1

A **high-cost medical care loan system** is available for those covered by government-managed health insurance and seamen's insurance. This scheme lends, interest free, an amount corresponding to 80% of the value of high-cost medical care that is expected to be provided, as temporary funds for making medical and other payments during the period until high-cost medical care expenses are reimbursed.

For detailed procedures, ask **the social insurance office featured on your health insurance card** (--> see Material 1).

If you have National Health Insurance, please note that the format of loan implementation (amount that can be loaned, etc.) as well as the reception window may differ from one municipality to another. For details, please ask **the section in charge of National Health Insurance in your municipal office**.

What are receipt proxy payments?

B-4-2

In some cases, a scheme similar to the high-cost medical care loan system is available, called **receipt proxy payments of high-cost medical care**. This is a method whereby a patient pays at one's own expense to the cashier at the medical institution, and the insurer pays the high-cost medical care amount to the medical institution. Ask the insurer featured on your health insurance card for details about availability of this scheme, form of implementation, procedures, etc.

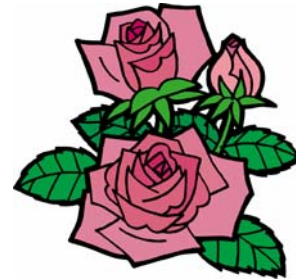


An interest-free loan system is available for those who have difficulty in paying high medical costs.

C. How to file income tax deduction for medical expenses

If you end up with extremely large medical bills, assistance is available in the form of tax deduction for medical expenses.

You can receive tax deduction if the actual medical payments made during one year exceed a certain amount and are declared.



Q C-1 What is deduction for medical expenses?

Deduction for medical expenses and filing of tax refunds

C-1-1

Deduction for medical expenses is made to alleviate tax burdens for a particular year if you end up paying medical bills exceeding a set level during a one-year period from January 1 to December 31.

If an individual or members of his or her family (referred to as “relatives who share the same livelihood”) paid medical bills during a particular year that exceeded ¥100,000, any amount surpassing ¥100,000 is subject to medical expense deduction. Tax corresponding to the amount of deduction will be refunded if filed. The largest number of cases for filing tax refund pertain to this medical expense deduction.



Medical expense deductions

- ◆ A tax return can be filed anytime after January 1.

- ◆ The medical bills paid that year exceeds 100,000yen (individual and family members)

Income tax returns are to be filed within a period of one month,
from February 16 to March 15 of each year
(or the following Monday if March 15 falls on a Saturday or Sunday).
However, declaration for tax refunds—called “filing of tax refunds”—
may be submitted any time after January 1.

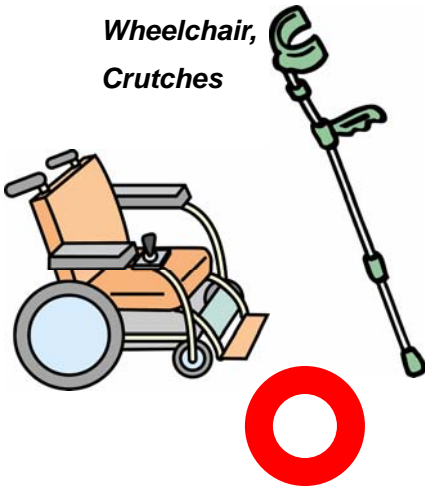
A working couple who pays income taxes separately
may apply for medical expense deductions in a lump
under either the husband's or the wife's name.



The following medical expenses are subject to tax deductions:

1. Medical care or treatment provided by doctors or dentists
2. Treatment by a masseur, acupuncturist, etc.
3. Purchase of medicine necessary for treatment or medical care
4. Medical care at home
5. Hospitalization
6. Purchase of medical equipment and instruments
7. Hospital visits to receive medical treatment
8. Purchase, etc., of artificial arms/legs, crutches, and dentures

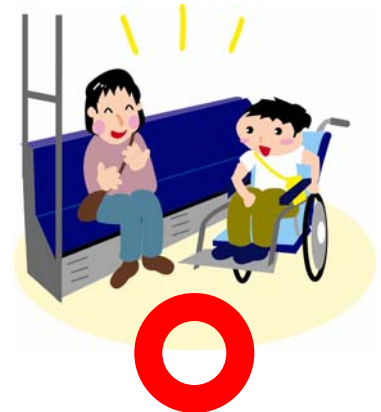
*Wheelchair,
Crutches*



Receipts



Public transportation



Hearing aids



a spa



*Shirts Pajamas,
Towels ,etc...*

[Things to remember when applying outpatient treatment fees for medical expense deductions]

As a basic rule, taxi fares are not deductible medical expense. However, in cases of medical emergency (such as when you must receive emergency care at the hospital or when you are unable to walk, etc.), or when you must use a taxi because you cannot use a train, bus, etc., taxi fares are admissible for expense deduction.

Use of a privately owned car to visit the hospital for outpatient treatment is usually not recognized as necessary for receiving medical treatment. Expenses related to private cars, such as gasoline and parking fees, cannot be applied for deduction for medical expenses.

If you plan to apply outpatient treatment fees for medical expense deductions, have the following items on hand to verify that you had received such treatment on a regular basis: patient ID card, household accounts book, receipts of medical payments, etc.

Example : An example of a memo on transportation costs attached to the medical bill receipts for outpatient treatment

Date/ Medical bill receipts

Address Name

Person treated	Relation ship to insured	Address of medical institution/Pharmacy	Breakdown of medical bill eligible for tax deduction		Amount that is reimburs ed by insuranc e, etc
			Treatment/ Medicine	Cost	
Shizuoka Hanako	Wife	Sunto-gun Nagaizumi-cho Shimonagakubo 1007 Shizuoka Cancer Center	Bus fare Mishima stn- Cancer center 20 return trips	(780 円 × 20) 15,600	
Shizuoka Jiro	Son	Sunto-gun Nagaizumi-cho... ..Children's Hospital	Bus fare Mishima stn- Yakuba mae 3 return trips	(160 円 × 3) 480	

[When you purchased a wig after losing hair due to chemotherapy]

A wig does not correspond to items that are directly necessary for receiving medical care by a physician. Therefore, it cannot be applied for medical expense deductions.

What must be considered when applying for medical expense deductions

- a. The applicable receipts must be attached
- b. Don't forget to deduct any amount that is covered by insurance etc. beforehand
- c. Categorize the receipts by persons who received treatment and by hospital/pharmacy etc.

[Documents necessary when applying for medical expense deductions]

Salaried office workers:

- 1, Tax withholding statement
- 2, Receipts verifying payment of medical bills
- 3, Payment details (memos) of medical bills for which no receipts are available (such as transportation expenses related to outpatient treatment): They are to be prepared by the applicants themselves

Individuals other than salaried office workers:

- 1, Receipts that verify that medical bills have been paid
- 2, Payment details (memos) of medical payments for which no receipts are available (such as transportation expenses related to outpatient treatment): They are to be made by the applicants themselves

[Details of Medical Bills]

Details (memos) of medical payments for which no receipts are available may be drawn up by the patients themselves and attached to the application form. However, it may be more convenient to use **the forms for Details of Medical Bills that are available at tax offices.**

Details of Medical Costs can be downloaded from the Tax Administration Agency's website:

<http://www.nta.go.jp/>



[Re-issuance of receipts]

To receive medical expense deductions from your taxes, **you will need receipts, as a basic rule.** Be sure to keep them in a safe place.

If you find that receipts are missing, **request re-issuance of such receipts.** It's that simple. If requests for re-issuance are rejected, however, the only step you can take is to bring along some documents that will verify the fact that you had received treatment, etc., and consult at the tax office window.

[If there are no receipts]

If you are unable to obtain receipts for other medical expenses for some unavoidable reason, indicate the reason and the content of payments made, and consult at the tax office window.

[Outpatient treatment fees]

Expenses for trains and buses that are used for receiving outpatient treatment are usually recognized as directly necessary for receiving medical care, so you are entitled to receive medical expense deductions. However, since **no receipts are usually issued to cover such fares, the individual receiving treatment must write the name of the person who received treatment, payment date, and content of payment, in the "Breakdown of medical expenses" attached to the final tax return.**

Of all the applications for tax refunds, the largest number pertains to deductions for medical expenses.

This is why the tax office carefully studies the content of deductible medical expenses for which applications for large refunds have been filed. As long as the entries in the final tax return and calculations are correct, the tax office will make tax refunds.

Later, the details are examined within the tax office, and if any questionable items are detected, inquiries or summons will be made at a later date.

Calculations to see if medical expenses are tax deductible or not**C-1-4**

First, from the medical expenses you had paid for the year, subtract the amount that will be compensated for by insurance, etc. Then, subtract ¥100,000 further from this amount. This will give you the amount of deductible medical expenses.

If your annual income is less than ¥2 million, subtract 5% of the income amount, not ¥100,000.

A ceiling is determined for deductible medical expenses, and no deductions of medical expenses exceeding ¥2 million can be made.

If the above were to be shown in a formula, it would look something like this:

$$\boxed{\text{Medical expenses paid for the year}} - \boxed{\text{Amount compensated for by insurance, etc.}} = \boxed{A}$$

$$\boxed{(A) - \text{¥100,000 or 5\% of the income amount, whichever is smaller}} = \boxed{\text{Deductible medical expenses (up to ¥2 million)}}$$

What corresponds to “amounts compensated for by insurance”?

Insurance, etc., that must be subtracted from medical expenses includes the following:

1. Lump sum allowance for childbirth and childcare, and lump sum allowance for a spouse's childbirth and childcare that are covered by health insurance
2. Medical care costs, family medical care costs, transportation costs, family transportation costs and high-cost medical care that are covered by health insurance
3. Insurance for injury treatment, medical treatment insurance, and hospital admission benefits that are covered by life insurance companies or nonlife insurance companies
4. Compensations for damages paid to cover medical costs

D. If you encounter income reduction or loss because of leave of absence or retirement

If you become ill or are injured, and unable to work you may face financial difficulties as a result.

In this section, we have gathered information on systems and programs that you may find helpful if you have trouble making ends meet.

“I have been absent from work due to an illness.”

“If you have health insurance you will be able to receive the Accident and illness allowance.”



Q D-1 Accident and illness allowance

Application procedures

D-1-1

An accident and illness allowance is a system for safeguarding the livelihood of those people and their families with health insurance who are on leave of absence from work due to illness. Allowances are granted if the insured is unable to work because of illness or injury suffered outside of work, and cannot receive salary from business owners (companies).

Application procedures

- * To claim accident and illness allowances, an applicant must have **a testimonial from the physician** in charge regarding the fact that medical care had been provided, as well as **a testimonial from the business owner (company)** regarding the applicant's wage payment status during the period of leave.
- * For details, inquire with **the social insurance business office** featured on the health insurance card (--> See Document 1) or your insurance union.

How much will be paid?

D-1-2

An amount corresponding to 60% of the standard daily remuneration amount (average salary provided from May to July, divided by the number of days) will be paid for each day during the period you are out of work due to illness or injury. If the period during which you are unable to work corresponds to any one of the following, the amount granted as accident and illness allowance will be adjusted.

1. If you received remuneration from the business owner
2. If you receive disability pensions because of the same illness or injury as that used for accident and illness allowance
3. If you are already retired, and receive either old-age welfare pension and old-age basic pension, or retirement mutual aid pensions, etc.

If the daily amount paid from the above is more than the daily amount of accident and illness allowances, the latter is not granted. If the former is less than the latter, the difference is paid.

Allowances are granted not only for inpatient treatment but also for outpatient treatment.

Implemented from April, 2007

Reassessment of Sickness and Injury Allowance and Birth Allowance

Reassessment concerning an increase in the levels of sickness and injury allowance and birth allowance and the range of allowances were conducted and they will be partially changed from April, 2007.

Reassessment of Sickness and Injury Allowance

Up to now, the sickness and injury allowance was "A maximum duration of 1 year and 6 months, the provision of an amount equal to 60% of daily salary as an allowance", however, from April, 2007, it was changed to "to allow an amount where the level reflects bonus as well as wages (equal to two thirds of wages.)"

When will payment stop?

D-1-3

Of the accident and illness allowance covering the period an individual took leave from work due to illness or injury, the first three consecutive days out of work are designated as “stand-by period,” and allowance will start with the fourth day. Money will be paid for a period of 18 months.

Implemented from April, 2007

Reassessment of Sickness and Injury Allowance and Birth Allowance

Reassessment concerning an increase in the levels of sickness and injury allowance and birth allowance and the range of allowances were conducted and they will be partially changed from April, 2007.

Reassessment of Sickness and Injury Allowance

It was determined not to allow voluntarily continuation of insurants (excluding persons having satisfied the requirements of continuous allowance at the time of retirement.)

Others

D-1-4

Individuals covered by health insurance who lost their eligibility for benefits due to retirement and other reasons, are entitled to receive insurance benefits if they fulfill certain terms and conditions.

<If individuals receiving insurance benefits lose their insured status>

If such individuals were insured continuously for one year or more up to one day prior to the day they become ineligible to receive benefits, they are entitled to continue receiving accident and illness allowances which they already receive, as well as childbirth allowances. Please note that no such program is available for those covered by National Health Insurance.

Q D-2 When you lose your job...Unemployment allowance

What sort of a system is it?

D-2-1

Unemployment allowance is paid when individuals who had been paying employment insurance premiums, quit work and but are unable to find work although they are in a workable condition and have the motivation to do so. Allowance is provided to stabilize their livelihood while they are out of work, and to assist with their re-employment.

Under what circumstances can you receive benefits?

D-2-2

To receive unemployment allowance, you will need to fulfill all of the following requirements.

1. You had been insured for at least six months in total during the one year prior to the day you had stopped working, in principle
2. You are currently unemployed and have filed job applications with an employment agency
3. Although you are in a workable condition, have the motivation to work, and are making efforts to find employment, you are unable to find work because no appropriate job offerings are available.

The period for receiving benefits is one year from the day after you had stopped working, in principle. If you are unable to work during this period because of childbirth, illness, etc., you can extend the benefit period to a maximum of three years.

About how much would you receive?

D-2-3

The daily amount of basic allowance is approximately 60 to 80% of the average daily wage that you had been receiving at your former position. The number of days of basic allowance payment varies, depending on the period you had worked (see Document 3).

What other benefits are available?

D-2-4

Besides these, the employment insurance system offers the following allowances:

Accident and illness allowance: When individuals had applied for job placement but cannot work because of illness or injury

Skills acquisition allowance: When individuals undergo vocational training to seek employment

Re-employment allowance: When individuals manage to find work promptly

Normal employment advance payment: When middle-aged to elderly individuals over the age of 45, or physically disabled persons, find work

Educational and training benefits: When individuals participate in education and training programs designated by the Minister of Health, Labor and Welfare

What are the procedures?

D-2-5

You must go through procedures at **employment agencies (public employment security offices) that has responsibility over your place of residence** (--> See Document 4). Be sure to have with you an unemployment slip, employment insurance card, either a driver's license or certificate of residence, a 3 cm x 2.5 cm photograph, and seal.

"If you quit your job,
start off by coming along
to the Hello Work employment agency."



Q D-3 What is voluntary continuation of health insurance?

What sort of a system is it?

D-3-1

This system allows individuals who cannot be covered by health insurance due to retirement and other reasons, to continue to be covered if they so wish. Those who continue to be covered by health insurance because of this system are referred to as voluntary continuously insured persons.

Necessary requirements to become a voluntary continuously insured person?

D-3-2

You must be continuously covered by health insurance for at least 2 months up to the day after the day of resignation. You must file notification to become a voluntary continuously insured person within 20 days, in principle, from the day following the day you quit working.

How long can you become a voluntary continuously insured person?

D-3-3

You can become a voluntary continuously insured person for a period of two years from the day your health insurance coverage stops.

“The voluntarily continued health insurance can be cheaper than joining the national health insurance. Also, there are merits such as being eligible to receive the accident and illness allowance and other such allowances.”



Q D-4 Procedures to change status from insured to a dependent

Who are regarded as dependents?

D-4-1

Health insurance provides benefits also to individuals who are dependent on the insured (covered by health insurance), or “dependents,” in time of illness, injury or childbirth. Dependents refer to the following:

(1) The insured’s direct relatives, spouse (including wife who is not legally married, or “common-law wife”), children, grandchildren, and younger brothers and sisters whose lives are primarily dependent on the insured’s income. They do not necessarily have to live together.

The following individuals who are members of the same household as the insured and whose lives are primarily dependent on the insured’s income:

- (2) The insured’s relatives within the third degree, other than those featured in (1) above
- (3) Parents and children of the insured’s common-law wife

How to become a dependent under the health insurance scheme

D-4-2

A person must have a total annual salary of less than ¥1.3 million, and earn less than one-half the annual income of the insured, in principle. If converted into monthly amounts, about ¥108,000 would be the rough standard.

An individual approved as a dependent must go through the procedure of forfeiting coverage by the National Health Insurance. Bring your health insurance card and carry out this process at the municipal office.

If you are approved as a dependent, you must go through the procedure of changing your National Pension status from insured of the first kind to insured of the third kind.

Bring your pension booklet and health insurance card and carry out this procedure at the municipal office.

**“Don’t forget to change
you national pension status.”**



Q D-5 Can I receive my pension earlier?

Advance payment of pensions

D-5-1

<National pension>

Old-age pensions which ordinarily are provided at the age of 65, can be received earlier, from age 60. In this case, however, the amount received will be decreased. Conversely, you can also defer such payments and start receiving them at whatever age you desire between 66 and 70. In this case, the amount you receive will be increased. For details, please ask **the section in charge of National Pension in your municipal office, or the social insurance office** (--> See Material 1).

<Employee pension>

Women born before April 1, 1940 can receive special payment of pensions from age 55. To be eligible, they must have retired from work or have a small income, etc. For details, please ask **the social insurance office**.



“It is possible to receive your pension in advance.”

Q D-6 What to do to go on welfare?

There are times when you can no longer make ends meet because of unexpected illness or accident. In cases like these, you can apply for livelihood protection, or welfare, that guarantees minimum-level living standards and aims at encouraging financial independence. Whether or not a person is entitled to receive welfare benefits depends on the household's economic status.

<Requirements for receiving welfare benefits>

Welfare can be received if a household's total income fails to meet the government-designated minimum living costs. However, welfare benefits cannot be granted if members of the household can work, if they own items of asset value such as cars, if there are people around them who can provide assistance, or if they can make use of other programs.

<Types of welfare and content>

1. Livelihood assistance: Food, clothing and other daily necessities
2. Educational assistance: Textbooks, school supplies, cost for meals and other expenses necessary for compulsory education
3. Housing assistance: Rent, etc.
4. Medical assistance: Medical services
5. Nursing care assistance: Nursing care services
6. Childbirth assistance: Items necessary for child delivery
7. Occupation assistance: Funds, training expenses, etc., necessary for work to earn bread and butter
8. Funeral assistance: Whatever are necessary for a funeral

<Filing of application>

Candidates must file an application to go on welfare. Ask **the social worker who is in charge of your area of residence, or the section in charge of welfare in your municipal office.**

<Flow of application>

An interview and consultation will be conducted by personnel working at the window in charge of welfare. The interview will inquire into the candidate's income or assets, if any, as

well as the situation of his or her family and/or relatives. After it is determined through this interview that application for welfare is necessary, such application is filed. After an application is filed, a person in charge of welfare visits the candidate at his or her home to gain an understanding of the living conditions, and conduct an asset survey. Provision of welfare will then be decided.



E. If you are concerned about the financial burden placed on your family

Sometimes unexpected events occur that compel you to change the way you live. Your company may suddenly go bankrupt, you may fall ill and find yourself unable to continue working, or your income was cut because of sluggish business, for example.

If you know that there are a number of ways to deal with the situation, you can handle these unforeseen circumstances calmly without panicking. You will feel more secure, too.

For this section, we have gathered information on housing loans, children's educational expenses and operational funds. With social circumstances changing by the minute, we note various systems and organizational structures undergoing drastic changes as well.

Please note that the information featured in this section is constantly changing; we advise you, therefore, that you check pertinent information before using this booklet.

Q E-1 If you are suddenly unable to earn any income...

If you are unable to work due to illness or injury

E-1-1

If you are unable to work for extended periods because of illness or injury, you begin worrying about paying for living expenses and treatment fees. In cases like these, there are things that would guarantee your wages.

Accident and illness allowance (Health Insurance Law)

This comes from health insurance in place of wages when a person who is covered by health insurance suffers **injury or illness away from business activities** and who was absent from work because of it.

Note) This program is unavailable for persons who are covered by National Health Insurance.

※Those who apply for accident and illness allowance will need a certificate by the physician in charge, corroborating the fact that the applicants had been sick or injured, as well as a certificate by the business owner concerning the wage payment status during the applicants' period of absence from work.

.....▶ For more details, see **“D-1. Accident and illness allowance.”**

For details, consult your Social Insurance Office. (see Material 1)

Temporary disability compensation benefit (workmen's accident compensation insurance)

This applies when a worker (an employed person) is unable to work because of **injury suffered while commuting to work or on business, or illness**, and cannot receive of wages because of this.

The employer must, under the provisions of the Labor Standards Law, pay temporary disability benefits (paid in lieu of wages) up to three days from the day such leave was taken because of inability to work.

From the fourth day onwards, this compensation benefit (work-related injury) will apply.

Unless a worker is certified to have work-related injury, however, this system will not apply. The amount paid per day as temporary disability benefit is ***60% of the daily basic wage**. Moreover, 20% of daily basic wage is paid from Labor Welfare Corporation as temporary disability special benefit.

***Daily basic wage** corresponds to average wage, in principle.

For details, consult your closest Labor Standards Inspection Office. (see Material 2)

What is the advance payment system on unpaid wages?

This system, carried out by the Japan Labors, Health and Welfare Organization, an independent administrative agency (transferred on April 1, 2004), pays in advance **on behalf of corporate owners**, a part of **unpaid wages** of workers who had retired due to corporate bankruptcy.

Definition of workers

The Labor Standards Law provides protection to workers regardless of type of occupation. Workers refer to individuals who are employed at business establishments or offices and receive wages. They can receive protection if they meet the eligibility requirements regardless of their status, such as part-time workers, students who work after school, or non-Japanese nationals.

What are the conditions for filing claims?

1. Applicant who has retired from work, within 2 years of the date six months before bankruptcy
2. The claim has been filed within 2 years of the date of bankruptcy

What is the amount of unpaid wages provided as advances?

Eighty percent of **unpaid wages** are provided as advances.



Unpaid wages refer to the unpaid portions of the fixed wages and retirement allowances (that should be paid) whose date of payment was due from 6 months prior to the worker's date of retirement to the date prior to the filing of claims for advance payment.

This advance payment system does not apply to bonuses.

Moreover, the system does not apply to unpaid wages whose total amount is under ¥20,000 as well as those that exceed the ceiling amount.

What are the procedures?

- ※ Besides the worker's terms and conditions, there are also separate eligibility requirements for business owners.
- ※ Please note that this system will not apply unless the subjects make the applications themselves.

Please consult with the Labor Standards Inspection Office that oversees the business office you work in (see Material 2).



If you lose your job

E-1-3

If you lose your job as a result of corporate bankruptcy, restructuring, illness, or if you quit your job for personal reasons, you are entitled to receive allowances and occupational training to assist your reemployment.

Unemployment benefit program (employment insurance)

Unemployment benefits are provided to individuals who left their job because of mandatory retirement age, bankruptcy, personal or other reasons, to assist them find work without having to worry about their livelihood while being unemployed, and to encourage them to find work as promptly as possible.

The number of days (--> See Material 3) for which ordinary insured persons under employment insurance (those who were employed) can receive basic allowance payments, is determined based on a variety of conditions.

Qualified benefit recipients who were compelled to leave their job due to bankruptcy, dismissal and other reasons, and who had no time to prepare for reemployment (these individuals are referred to as “special qualified recipients”) may generally be given a greater number of benefit days than those who had left their jobs on their own.

--> For details, refer to “**D-2. When you lose your job...Unemployment allowance.**”

Vocational training

Public vocational training for job seekers

Those eligible to take part in this program must be qualified recipients of employment insurance’s basic allowances, and are seeking reemployment. They must, however, be identified by the director of employment agency as requiring public vocational training, etc., and instructed to undergo such programs. In this case, except for textbooks and teaching materials, etc., participation in these programs is free of charge.

Vocational training programs for active employees are also available.

* Vocational training courses offered nationwide can be searched from the website of the Employment and Human Resources Development Organization of Japan, at <http://www.ehdo.go.jp/>.

For details, consult with an employment agency (see Material 4).

Q E-2 If you have trouble reimbursing your housing loan

If you are covered by insurance when concluding a housing loan contract E-2-1

To prepare for circumstances that make reimbursing of housing loans difficult, banks and other financial institutions sometimes make the users take out an insurance policy when concluding a loan contract.

Group credit life insurance

Insurance is provided in case a loan user dies or suffers high-level disability, and is used to pay back the loan.

No insurance is paid if an individual reimbursing the loan becomes unable to work due to injury or illness.

Insurance to assist debt settlements

Under this program, if an individual becomes unable to work due to extended hospitalization or home-based treatment resulting from injury or illness, a sum of money corresponding to the loan reimbursement amount will be paid as insurance.

The insurance paid is either the same amount as the principal and interest reimbursement each month or a voluntary amount. Under this program, the insurance is used to complete the reimbursement of loan.

Other insurance programs

There are a variety of insurance programs that various banks attach to housing loans. These include income indemnity insurance, reimbursement insurance, insurance to support livelihoods while unemployed periods, and insurance to assist loan repayments, etc.

※For details, consult your borrowing bank, etc.

“Can you protect?
your family and home?”



“Double check the content
of your housing loan contract.”

Since housing loans are reimbursed over a long period, there may be changes in living conditions and/or income during that time. To respond to a variety of situations, the Housing Loan Corporation allows the users to revise reimbursement methods.

Changes in reimbursement conditions

1. Change in the bonus month
2. Change in reimbursement date
3. Change in the remaining principal for monthly and bonus month reimbursement s
4. Change from principal/interest equal reimbursement to equal reimbursement of principal; or change from equal reimbursement of principal to principal/interest equal reimbursement

New exceptions for reimbursement method

If income decreases because of **circumstances at workplace**, etc., such as bankruptcy caused by sluggish business, making monthly reimbursements difficult, individuals may be allowed to change reimbursement conditions.

Circumstances at workplace relate to the following cases.

- <Corporate employees>
- Dismissal due to bankruptcy
 - Transfers/resignation due to restructuring
 - Decrease in salary and bonus
 - Decrease in income due to cuts in overtime work
- <Self-employed persons>
- Bankruptcy and closedown due to slump in business
 - Chain-reaction bankruptcy
 - Bankruptcy due to credit crunch
 - Decrease in revenue due to decrease in orders received

Content of changes in reimbursement conditions

1. Extension of reimbursement period (maximum: 10 years)
2. Extension of reimbursement period (maximum: 10 years) + establishment of principal deferment period (maximum: 3 years)

- ※ A fee will be charged to revise the reimbursement method.
- ※ In both cases, you must fulfill eligibility and other requirements, so please check



Q E-3 If you are worried about school expenses for your children

Educational endowment insurance (juvenile insurance)

E-3-1

Educational endowment insurance serves to both accumulate and secure your children's educational funds.

Different types of insurance programs are available, such as those that combine a child's death security or the parents' death security with scholarship pension, or those that come with security/guarantee for a child's hospitalization.

Since the majority of people take out such insurance to accumulate educational funds, there are ways to ensure hospitalization-related security, such as buying single-item medical insurance policies, or adding special "parent-child" hospitalization clauses to the parents' insurance contract.

Educational funds can be accumulated systematically since the periods when such funds become necessary, as well as the amount, are more or less determined. It is also important to prepare for unexpected accidents and unforeseen circumstances.

Depending on the amount and the method of receipt, some scholarship-type educational endowment insurances may become subject to taxation.

If a parent dies, the right to receive scholarship pension, or, in other words, "the right to receive pension benefits" arises, and inheritance tax is levied on the child. If the child subsequently receives scholarship pension in excess of 400,000 yen each year, this amount would be regarded as "miscellaneous income." As a result, income tax will be levied each year on the child. This means that even infants must file income tax returns.

Moreover, since a child has an income, he or she cannot become the mother's dependent. Some municipalities do not provide benefits such as allowances for dependent children to fatherless families. You are advised to study the contents carefully before concluding a contract.



"Prepare education fees by joining an accumulative educational fund!"



"Need not worry, as we have a family insurance which covers injury and hospitalization!"



A scholarship system provides financial and psychological assistance to children who have the motivation and ability to study but must give up receiving higher education because of family circumstances or economic reasons. The system enables these individuals to freely choose their paths in life suited to their skills, abilities, and aptitude, etc.

Although a set requirement is in place such as the parent's annual income and the child's academic records/grades, applicants can borrow school expenses, etc., when advancing to high school, university, etc.

The system is also utilized when individuals become short of educational funds. Recently, it is being used by children who have trouble paying tuition because of their parents' unemployment or reduced incomes due to corporate restructuring.

Japan Student Services Organization, an independent administrative agency

The Japan Student Services Organization, or JSSO, was launched on April 1, 2004, and took over the scholarship operations of the former Japan Scholarship Foundation.

The JSSO lends school expenses to students who excel both in character and school work, and are in good health, but have difficulty continuing their studies due to economic reasons. Two types are available, interest-free scholarships and scholarship with interest (annual interest rate of about 0.2% as of March 31, 2004).

Reimbursement does not begin until after graduation. If a student takes up a teaching profession or works in specific research institution, he or she may be exempt from reimbursement.

Scholarship is provided throughout the standard educational period, from admission to, and graduation from, high school, university, junior college, graduate school, etc.

Apart from the usual scholarships, there is also a system of scholarship provided on an emergency basis. This can be used in emergency situations such as drastic changes in household finances such as the guardian's job loss, bankruptcy, disasters, etc.

Various prefectural governments will handle procedures for accepting reservations for high school scholarship operations after FY2005.

For detailed information or consultation, please contact the office below.

Japan Student Services Organization Scholarship Operations Center

Tel: 0570-03-7240

Furthermore, application procedures can be made at each school administration, so please contact the school directly.

Newspaper scholarship

This is a scholarship system run by newspaper companies. Students deliver newspapers to homes and receive school expenses in return.

Besides school expenses, students may simultaneously receive salaries as well as livelihood assistance such as housing (employee residence).

Each newspaper scholarship association and scholarship foundation has different terms and conditions in place, such as regions covered, eligibility for application, and scholarship amount. For details, please contact the association directly.

(As of March 2004)

Asahi Shougakukai (Asahi Shimbun)	Office (Tokyo): 0120-127-733	Mon-Fri 10:00-18:00
Sankei Shimbun Shougakukai (Sankei Shimbun)	Office (Tokyo): 0120-03-3933	Mon-Fri 10:00-17:30
Tokyo Shimbun Shougakukai (Tokyo Shimbun)	Office (Tokyo): 0120-18-3751	Mon-Sat 10:00-18:00
Nihon Keizai Shimbun Ikuei Shougakukai	Office (Tokyo): 0120-00-5725	Mon-Sat 9:30-17:30
Mainich Ikueikai (Mainich Shimbun)	Office (Tokyo): 0120-098-098	Mon-Fri 10:00-18:00
Yomiuri Ikuei Shougakukai (Yomiuri Shimbun)	Office (Tokyo): 0120-430-116	

“Ashinaga” (Scholarship System)

“Ashinaga” is a scholarship system targeting children who had lost their parents and/or caretakers due to illness, disaster, suicide, etc., as well as children whose parents and/or caretakers are unable to work because of severe disability suffered as an aftereffect of a disease.

Four types of scholarship programs are available covering high schools, universities, special and other vocational schools, and graduate schools, and two types of lump sum payments are provided on admission to such schools, i.e., private high schools and private universities. Each sets up different loan amounts and targets' eligibility requirements. Scholarships and admission fees are provided free of interest, and reimbursement begins six months after such loan has ended.

For more details or inquiries, call Ashinaga's Business Affairs Section, at 03-3221-0888.

Scholarship programs offered by municipalities

Scholarship programs are also run by municipal governments. Applicants sign up directly with each municipality.

Municipal-run scholarship programs implemented within Shizuoka Prefecture are listed below. For details and consultations, contact various sections directly.

School-designated scholarship programs are also available. Please contact each school for more information.

Shizuoka Prefecture's municipal-run scholarship programs

(As of March 2004)

Name	Department in charge	Telephone	Monthly fee	Benefit or loan
Shizuoka-shi Scholarship	Faculty Section, Shizuoka City Board of Education	0543-54-2509	20,000	Loan
Shizuoka-shi Volunteer Scholarship	Faculty Section, Shizuoka City Board of Education	0543-54-2509	100,000 (at admission)	Benefit
Atami-shi Scholarship	School Faculty Section, Atami City Board of Education	0557-81-0151 (Ext. 541)	39,000	Loan
Ito-shi Scholarship	Accounting Facility Office, Management Section, Ito City Board of Education	0557-36-0111 (Ext. 2842)	20,000	Benefit and loan
Gotemba-shi Scholarship	School Education Section, Gotemba City Board of Education	0550-82-4534	30,000	Loan
Susono-shi Scholarship	School Education Section, Susono City Board of Education	055-992-1111	(Admission fee) 300,000 30,000	Loan
Numazu-shi Scholarship	School Education Section, Numazu City Board of Education	055-931-2500	10,000	Benefit
Hamamatsu -shi Scholarship	General Affairs Office, Administrative Affairs Section, School Education Department, Hamamatsu City Board of Education	0534-57-2401	40,000	Loan
Yaizu-shi Scholarship	Welfare General Affairs Section, Welfare and Public Health Department, the City of Yaizu	054-626-1117	22,000	Loan

Scholarship programs offered by universities

There recently is a growth in the number of students who are having difficulty paying school expenses because of their parents losing jobs or earning less due to corporate restructuring. In response to these situations, numerous private universities in various parts of the country are making new attempts such as expanding the scope of eligibility for receiving scholarships and establishing a system of appointing other individuals to share the burden as educational loan guarantors. Please inquire with each university for more information.



There are two types of educational loans: those provided by the government, and those handled by private financial institutions.

Government loans comprise general educational loans, postal savings loans, and pension educational loans.

Applicants undergo investigation and screening. Since a loan would become hard to come by once household finances collapse, loan applications must be made early.

The loan amount and interest rates differ from one bank to another, so it would be wise to make a comparative study.

There is also an educational financing program run by various municipalities. Although the amount of loan may be small, interest rates are set at a low level. If you are short of funds by just a small amount, try checking the terms and conditions at the Commerce and Industry Section in the nearest government office.

National Life Finance Corporation (NLFC)

<General educational loans>

Parents and/or guardians of individuals who enter or attend schools with financing in mind (high schools, universities, advanced vocational schools, etc.) are eligible to receive a loan.

Eligibility requirement is household annual income of less than ¥9.9 million for salaried workers and less than ¥7.7 million for business income earners.

The amount of loan is less than ¥2 million per student.

The loan may be used to cover payments made to the school (admission fees, tuition, etc.), fees associated with entrance examinations, housing fees, textbooks, teaching materials, PC purchases, commuting fees, students' national pension premiums, and others. Reimbursement period is ten years or less, in principle.

Applications are accepted throughout the year. High schools and technical/vocational schools may also be targeted.

For more details, consult the National Life Finance Corporation or the Consultation Center. Also, the nearest banks and credit loan associations are available for consulting. The National Life Finance Corporation offices within Shizuoka prefecture are listed the next page.

(As of March 15, 2004)

Shizuoka Office	Branch	〒420-0034	2-5-1 Tokiwa-cho, Shizuoka-shi	054-254-4411
Hamamatsu Office	Branch	〒430-0917	132-14 Tokiwa-cho, Hamamatsu-shi	053-454-2341
Numazu Office	Branch	〒410-8585	5-7 Ichiba-cho, Numazu-shi	055-931-5281

Japan Post

<Postal savings loans>

Individuals who have deposits in the educational reserve postal savings and who received the good offices of Japan Post, are qualified to receive loans.

The amount of loan is less than ¥2 million per student.

For details, please enquire at the closest Post Office.

Pension Welfare Service Public Corporation (Government Pension Investment Fund)

<Pension educational loans>

This is a loan program funded by the reserves of employee and national pensions, and implemented by the NLFC as part of government loans.

Individuals who were covered by employee or national pensions for ten or more years, and who received the good offices of the Government Pension Investment Fund, are qualified to receive loans.

For details, contact the Government Pension Investment Fund at 03-3502-2494 or the Pension Welfare Services Association of your municipality. For information within Shizuoka prefecture call Pension Welfare Services Corporation at 054-251-2766.

Employment and Human Resources Development Organization of Japan (established March 1, 2004)

<Asset-formation financing system>

Workers who participate in asset-building savings scheme are eligible to receive loans as educational funds.

Loans are to be used to cover funds required by either the individual or his or her family members to proceed to higher education or to attend such schools.

For information within Shizuoka prefecture contact the Shizuoka Center at 054-253-5711.

Workers' credit unions ("Rokin")

<Educational loans>

Labor unions and general workers, etc., participating in workers' credit unions may receive financing as educational funds.

For details, contact the liaison windows of various Rokin offices.

Financial institutions

<Educational loans>

Banks also provide educational loans. However, terms and conditions differ depending on the bank.

For details, contact the nearest bank or credit union/association.

"How much do you need to borrow?
What is the purpose of this loan?"

"Take into account the reimbursement system
and choose a plan that is right for you."



For this section, we have summarized loans that transcend system frameworks, such as compensations provided as children's educational expenses, and loans offered for use as educational funds.

Financial aid toward schooling and childcare expenses in work-related accidents (work-related accident compensations)

Financial aid toward schooling expenses in work-related accidents is provided to individuals or families of individuals who have trouble attending school because of severe disability suffered as an aftereffect of work-related accidents, or to survivors of individuals who died because of work-related accidents.

Those eligible for grants are individuals or families of individuals who receive pension (compensations) for invalids, disability pension (compensations) for disability of grades 1 through 3, or survivors' pension (compensation).

Amount paid (as of March 1, 2004)

Elementary school students: ¥12,000/month

Junior high school students: ¥16,000/month

High school students: ¥18,000/month

University students: ¥36,000/month

To apply, submit "Application for grant of financial assistance toward schooling expenses, etc., in work-related accidents," along with a certificate of school attendance, to the Labor Standards Inspection Office that governs the business establishment where the applicant works.

Amount covering a period of three months is granted each year in February, May, August and November, along with pension benefits.

A system of financial aid toward childcare expenses in work-related accidents comprising a monthly fee of ¥12,000 is also applicable to nursery school children.

For details, contact the Labor Standards Inspection Office that has jurisdiction over the business establishment where you work.

“There are cases where illness caused by overwork is acknowledged for compensation.”

“Accidents which occur during and on the way to work are also compensated.”

“There are various compensation categories and welfare systems covering work-related accident compensations.”



[Livelihood Welfare Funds \(Japanese Council of Social Welfare\)](#)

With respect to livelihood welfare funds, individuals with low income or disability, or from elderly households—who are unable to receive loans from other institutions—can borrow funds for the purpose of leading stable lives or to enhance their living standards.

There are two types of schooling funds: school attendance fees and fees to prepare for entering school.

School attendance fees enable individuals from low-income households to borrow expenses necessary for attending high schools (including schools for the blind, schools for the deaf-mute, high school divisions of schools for disabled children, and advanced courses of special vocational schools), universities, junior colleges and higher technical colleges as stipulated under the School Education Law

Fees to prepare for entering school is borrowed as school admission fees. (This does not apply if such fees have already been paid.)

Reimbursement period is for a maximum of 14 years, with 6 months after graduation established as a deferment period.

Loan is provided free of interest, and reimbursement is to be made in monthly installments.

To apply, one joint guarantor with good personal references (head of household with a family) is required. Besides this, income restrictions and other terms and conditions are in place.

Besides school attendance fees, there are ten types of livelihood welfare funds, such as welfare funds, welfare funds for the disabled, social welfare funds, disability welfare funds, funds for the disabled to buy cars, housing funds, medical treatment/nursing care funds, disaster aid funds, unemployed person support funds, and emergency small-scale funds.

For details, consult with the Japanese Council of Social Welfare of various municipalities.

(As of March 1, 2004)

School attendance fees (monthly) ※If freshman (grade 1) at the time of application								
School type	High schools and special vocational schools (advanced course)		Higher technical colleges		Junior colleges/special vocational schools (specialized course)		Universities	
	National, public	Private	National, public	Private	National, public	Private	National, public	Private
Commute from home	18,000	30,000	21,000	32,000	44,000	52,000	44,000	53,000
Commute from outside the home	23,000	35,000	22,500	35,000	50,000	59,000	50,000	63,000

Fees to prepare for entering school (admission fees only)								
School type	High schools and special vocational schools (advanced course)		Higher technical colleges		Junior colleges/special vocational schools (specialized course)		Universities	
	National, public	Private	National, public	Private	National, public	Private	National, public	Private
Admission fee	75,000	290,000	75,000	290,000	370,000	440,000	370,000	440,000

Loan of social welfare funds for single-parent (fatherless) households and widows (sections in charge of mother-and-child welfare at municipal offices)

This is a financing system provided to stabilize the livelihood of fatherless households and widows, and to enhance the children’s welfare. Although this financing does not require physical collateral, one guarantor is needed. The loans are often provided interest-free with longer-than-usual reimbursement periods.

* A widow is an individual who was a mother in a fatherless household and who remains spouseless even after her children have grown up.

Schooling funds are funds for allowing children to attend high schools and/or universities. The mother is the borrower, in principle, and the child becomes the joint borrower. Apart from these, a joint guarantor is necessary. The period of deferment is 6 months after graduation, and the period of reimbursement is within 10 years. The loan is interest-free.

(As of March 1, 2004)

Schooling funds (monthly)								
School type	High schools and special vocational schools (advanced course)		Higher technical colleges		Junior colleges/special vocational schools (specialized course)		Universities	
	National, public	Private	National, public	Private	National, public	Private	National, public	Private
Commute from home	18,000	30,000	21,000	32,000	44,000	52,000	44,000	53,000
Commute from outside the home	23,000	35,000	22,500	35,000	50,000	59,000	50,000	63,000

Fees to prepare for entering school are funds for allowing children to attend high schools and/or universities. The mother is the borrower, in principle, and the child becomes the joint borrower. Apart from these, a joint guarantor is necessary. The period of deferment is 6 months after graduation, and the period of reimbursement is within 10 years. The loan is interest-free.

(As of March 1, 2004)

Fees to prepare for entering school				
School type	High schools, higher technical colleges, special vocational schools (advanced course)		Universities, junior colleges, special vocational schools (specialized course)	
	National, public	Private	National, public	Private
Admission fee	75,000	290,000	370,000	440,000

Besides the above, a total of thirteen types of loans are available including funds for daily living, housing, medical treatment/nursing care, training, preparation for employment, marriage, skills acquisition, business startup, continuation of business, relocation, and special childcare.

* For details, consult with the section in charge of mother-and-child welfare at various municipal offices.

“Various types of loans are available depending on the purpose.”

“It is a relief that they are mostly interest-free and the burden for reimbursement is light.”



Q E-4 When you are having trouble reimbursing the loan for your business

Loans from the National Life Finance Corporation (NLFC)

E-4-1

The National Life Finance Corporation (NLFC) a government-affiliated financial institution, provides funds needed by small and medium enterprises as well as people who have difficulty borrowing money from general financial institutions.

Ordinary loans

Small and medium enterprises, etc., covering most business categories are eligible for loans.

(As of March 10, 2004)

Usage of funds	Operational funds	Facility funds	Specific facility funds
Amount financed	¥48 million or less		¥72 million or less
Reimbursement period (deferment period)	Within 5 years (less than 1 year)	Within 10 years (2 years or less)	Within 20 years (2 years or less)
Interest rate	1.65% per year		

※ The NLFC provides consultations pertaining to loan guarantors and collaterals, or to guarantee by the Credit Guarantee Corporations.

Management improvement loans

Small and medium enterprises that receive management instructions/guidance at the Chamber of Commerce and Industry and other associations of commerce and industry are eligible to obtain funds necessary for improving their business/management, free of collateral or guarantors.

(As of April 1, 2004)

Usage of funds	Operational funds	Facility funds
Amount financed	¥5.5 million or less	
Reimbursement period (deferment period)	4 years or less (6 months or less)	6 years or less (6 months or less)
Annual interest rate	1.3%	
Period handled	Up to March 31, 2012	

“At this rate, this business won’t last.”

“I’d better discuss this with a specialist.”



Loans for new business start-ups

This loan is available for individuals starting up business, or individuals who have started a new business 5 years ago or less.

(As of March 10, 2004)

Those eligible for a loan	Individuals to whom any of the following conditions apply
	<ol style="list-style-type: none"> 1. Those intending to start up business in the same business category as that of the company they currently work for, to whom any of the following applies: <ul style="list-style-type: none"> ·Has worked for the current company continuously for 6 years or more ·Has worked for a total of 6 years or more in the same business category as that of the current company. 2. Those who have worked continuously for 2 or more years in a work category that is closely related to the skills, etc., acquired at college, etc., and is about to start business in a business category closely linked to said work category. 3. Those who plan to launch business by adding unique contrivances to technologies and services, to meet diverse needs 4. Those who plan to start up business that would result in creating jobs 5. Those who have started new business in line with 1 through 4 above, 5 years ago or less
Usage of funds	Operational funds
Amount financed	¥480 million or less
Reimbursement period (deferment period)	7 years or less (1 year or less)
Annual interest rate	1.65%
Period handled	Up to March 31, 2012

* Guarantors, collaterals or guarantee of the Credit Guarantee Association are required.

Besides the previous page, financing targeting female and middle-aged and older entrepreneurs are also available.

* For details, inquire with the following branch offices.

Shizuoka Office	Branch	〒420-0034	2-5-1 Tokiwa-cho, Shizuoka-shi	054-254-4411
Hamamatsu Office	Branch	〒430-0917	132-14 Tokiwa-cho, Hamamatsu-shi	053-454-2341
Numazu Office	Branch	〒410-8585	5-7 Ichiba-cho, Numazu-shi	055-931-5281

Corporations come in a variety of sizes and scales.

Various financing systems shown below (featured as reference) are often used when bankruptcy of a company has a major and serious impact on society.

Business rehabilitation fund financing system (The Development Bank of Japan)

Through private reorganization conducted in accordance with the Civil Rehabilitation Law, the Corporate Rehabilitation Law and other legal processes, or with the Guidelines on Private Reorganization, the Development Bank of Japan provides (1) business value preservation funds (debtor-in-possession, or DIP finance) and (2) business basic maintenance funds. To be eligible for financing, a company must meet applicable conditions.

※For enquiries on financing, contact

The Development Bank of Japan, Business rehabilitation section at **03-3244-1351**

Business rehabilitation support funds (Japan Finance Corporation for Small and Medium Enterprises)

Loans are provided in the following cases to small and medium businesses that are recognized as contributing to maintaining the regional economy's industrial vigor or have outstanding technological capabilities.

- (1) If a rehabilitation plan based on the Civil Rehabilitation Law has been approved
If the Resolution and Collection Corporation officially recognizes the potential for rehabilitation, a rehabilitation plan is drawn up, and consensus of all the creditors is reached, in principle
- (2) If the business of a bankrupt company or a company with financial difficulties is to be passed on through transfer of operations, etc., and that cooperation of private-sector
- (3) financial institutions can be obtained in such transfers

※For details contact the Japan Finance Corporation
for Small and Medium Enterprises or consultation center.

Shizuoka Office

Shizuoka-shi Kurogane-cho 59-6

(Daido Seimei Shizuoka Bldg 8 fl) **054-254-3631**

Tokyo Consultation Center **03-3270-1260**

Nagoya Consultation Center **052-551-5188**

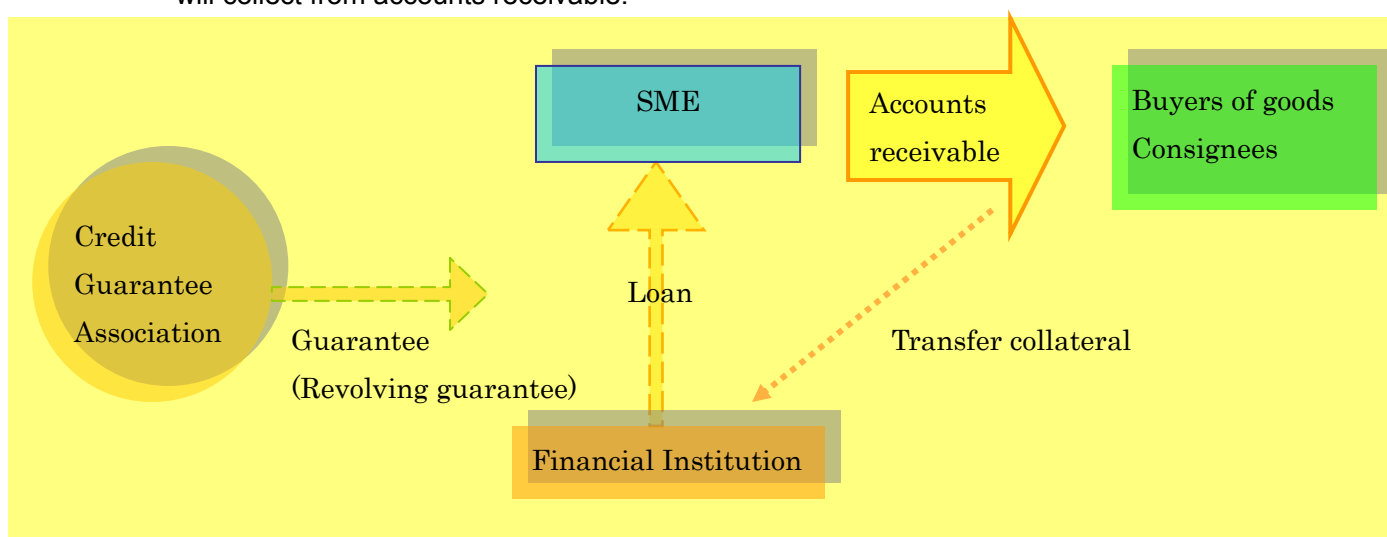


Collateral loan guarantee system for accounts receivable (Small and Medium Enterprise Agency, the Ministry of Economy, Trade and Industry)

The Ministry of Economy, Trade and Industry has created a system to assist in procurement of funds by small and medium enterprises (SMEs). Under this system, a credit guarantee association provides guarantee in case an SME takes out a loan from financial institutions, using accounts receivable as collateral.

If an SME decides to take out a loan from financial institutions, using the accounts receivable it possesses as collateral, it applies to a credit guarantee association for guarantee based on this system.

Once a guarantee is given, and if the SME is unable to reimburse the loan, the credit guarantee association reimburses 90% of the loan balance to financial institutions on behalf of the SME. At the same time, the financial institution and the credit guarantee association will collect from accounts receivable.



Target users

They are the same as the range of SMEs eligible to use credit guarantee associations (manufacturing industry: companies with paid-in capital of under ¥300 million).

Targets must themselves possess accounts receivable vis-à-vis enterprises.

* Types of target accounts receivable: Accounts receivable-credit, installment sales receivables, transport charge receivables, contractor fee receivables, etc. (The targets are those whose status is such that payment claims can be made to trade debtors. Accounts receivable that come with a special clause prohibiting transfers are excluded. A cancellation approval form must be received from trade debtors.)

Content of actual loans

- The upper limit of loans that can be established under this system is ¥111 million. However, different limits of loans are set for each SME depending on the amount of loan requested, status of accounts receivable, etc.
- SMEs can receive loans repeatedly for one year within their designated limit.
- To offer accounts receivable as collateral, applicants require registrations, etc., based on the assignment of claim registration system.
- Since accounts receivable carry the risk of debtors going bankrupt, applicants may not always receive loans in amounts exactly as per actual accounts receivable. (A loan-to-value ratio will apply.)

This loan-to-value ratio varies for each account receivable, depending on the method of preserving transferred collateral, debtors' credit standing and other factors.

For details contact the following offices.

Shizuoka Credit Guarantee Association

Main Office (Shizuoka) Tel: **054-252-2121**

Numazu Office Tel: **055-926-0100**

Hamamatsu Office Tel: **053-458-1212**

Small and Medium Enterprise Agency, Trade and Industry

Finances section Tel: 03-3501-1511

F. Other systems and programs that are available

If you become ill or injured, you are entitled to make use of a variety of systems and programs.

This section features information on some of these systems and programs, including Research into Treatment of Specific Pediatric Chronic Diseases, Research into Treatment of Specific Diseases, and the Physical Disability Handbook System.



Q F-1. Subsidies for medical fees under the Research into Treatment of

Specific Pediatric Chronic Diseases

This is a system established so as to apply public expenses to cover medical fees (the portion to be paid at one's own expense) related to children's specific chronic diseases. The aims are to ease the financial burden of the patients' families and to promote healthy development of children, both physically and mentally.

Which diseases apply?

F-1-1

(Name of disease groups)

Malignant neoplasm (cancer), chronic renal disease, asthma, chronic heart disease, endocrine disease, collagen disease, diabetes, congenital metabolism abnormality, chronic blood disorder, neurological and muscular disorders

If any of the above diseases applies to your child, he or she may be entitled to receive medical fee subsidies, based on the Research into Treatment of Specific Pediatric Chronic Diseases. The project targets approximately 500 diseases. For details, please consult the **health and welfare centers (public health centers)** (--> see Material 5) that serve as the window for applications.

Please note that the Research into Treatment of Specific Pediatric Chronic Diseases is scheduled to be partially revised beginning October 2004.

"Depending on the disease you may be eligible to receive a subsidy for the medical fees."

"My child is being treated for a disease."



Necessary documents

F-1-2

- Application form
- Doctor's medical certificate (a designated form is available at the health and welfare centers [public health centers])
- Seal
- Health insurance card

Where to apply?

F-1-3

This system is implemented on application. Therefore, submit your application and medical certificate to the **health and welfare center (public health center) that governs your place of residence** (--> see Material 5).

Other issues

F-1-4

New applications are accepted only for children under the age of 18. For some diseases, however, the validity period may be extended up to age 20. Since the validity period for public expenses is one year or less, in principle, you will have to renew your application procedures each year to receive continuous approval. For approval of public expenses, medical specialists investigate whether or not a patient's conditions meet the authorization criteria. There are cases, therefore, in which applications would not be approved. If approved, a medical treatment/consultation card will be issued.

Q F-2 Subsidies for medical fees under the Research into Treatment of Specific

Diseases

This system focuses on diseases of unknown causes whose treatment method has yet to be established and which would hamper a patient's livelihood for extended periods. It uses public expenses to cover medical fees (the portion paid at one's own expense) required for such treatment, thereby easing the financial burden of the patient's family.

Which diseases apply?

F-2-1

Shizuoka Prefecture designates 49 specific diseases. (--> See Material 6)

Necessary documents

F-2-2

Necessary documents are available at the health and welfare center (public health center) that governs your place of residence.

- Application form
- Individual clinical survey sheets
- Residence certificate that registers all members of the household
- Those that will indicate the income status such as copy of the certificate of tax deducted at source

If you are suffering from a severe disease and wish to have public expenses cover all your medical expenses, you will need the following documents:

- Application for recognition as a patient with severe disease
- Medical certificate to be used in application for recognition as a patient with severe disease

Where to apply

F-2-3

This system is implemented on application. Therefore, submit your application and medical certificate to the **health and welfare center (public health center) that governs your place of residence** (--> see Material 5).

Of the patients suffering from specific diseases, those with subacute myelo-optico-neuropathy (SMON), Creutzfeldt-Jakob disease, and refractory fulminant hepatitis as well as severe acute pancreatitis, and those who are officially designated as suffering from a severe disease, are entitled to have all their medical expenses paid for by the government. In other words, those patients need not pay for their medical treatment on their own expense.

Patients with other specific diseases must cover part of their medical expenses on their own, in accordance with their income (--> see Material 7).

“The treatment method for the disease has not been established yet, therefore the medical bills are a big burden.”

“If the disease is a designated one, you can receive a subsidy for medical fees.”



Under what circumstances can you apply?

F-3-1

You may apply for the Physical Disability Handbook if a disease or injury leaves you with a degree of disability set forth in the Disabled Persons Welfare Law, and if your daily life is substantially restricted because of said disability. Members of the rehabilitation consultation center for physically disabled will conduct an investigation based on the medical certificate issued by the designated physician, and a Physical Disability Handbook is issued if you are officially recognized as disabled.

Content of disability

- Visual impairment (trouble seeing)
- Hearing impairment (trouble hearing)
- Equilibrium functional impairment (trouble maintaining balance)
- Spoken language functional impairment (problem with voice and speech)
- Physical disability (problem with hands, legs, etc.)
- Internal disability (disability related to the heart, kidneys, respiratory organs, bladder and rectum, small intestine, and immune function)

When to apply

You may apply after the symptoms have become stationary (when no improvements are expected). Ordinarily, this will be about 3 to 6 months after the day disability had occurred.

Necessary documents

F-3-2

Content of application	*Medical certificate (designated format)	Photos (4 cm x 3 cm: 1 photo) (2 photos for some municipalities)	Unregistered seal	Physical Disability Handbook
New application	○	○	○	—
Grade change	○	○	○	○
Additional disability	○	○	○	○
Re-designation	○	○	○	○
Loss/breakage	—	○	○	○ (If broken)
Address/name change	○	—	○	○
Transfer from other municipality within the prefecture (excluding the cities of Shizuoka and Hamamatsu)	—	—	○	○
	—	—	○	○
Transfer from other prefectures (including the cities of Shizuoka and Hamamatsu)	—	○ (If Shizuoka Pref.'s Handbook is to be made)	○	○
Return (death, etc.)	—	—	○	○

*Medical certificate entered by the designated physician

Where to apply

F-3-3

Submit application to the **section in charge of welfare at various municipal offices.**

What are the advantages of having a Handbook issued?

F-3-4

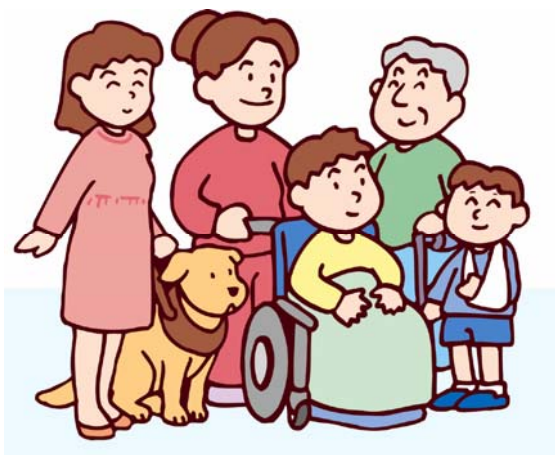
Often, you are required to have a Physical Disability Handbook to receive welfare services. Having this handbook, therefore, makes it easier for you to receive a variety of welfare services. The handbook also entitles you to receive deductions or exemptions of various taxes, as well as allowances.

Services that you are entitled to receive (the content varies depending on the grade of the Handbook)

Provision of rehabilitation/nurturing medical treatment, subsidies for medical expenses for individuals (children) with severe mental and physical disabilities, issuance and repair of prosthetics, provision of daily living equipment, subsidies for home remodeling, use of home-care helpers, day service, and short stays, discounts on railroad, ship, bus, taxi, and airplane fares, reduction/exemption of taxes, subsidies for car remodeling expenses, subsidies for expenses related to obtaining a driver's license, and reduction/exemption of NHK broadcasting viewing fees.

The above are some of the major services available. However, since municipalities offer different types of services, inquire with various municipalities' section in charge of welfare for more information.

Possessing the Physical Disability Handbook entitles you to receive a wheelchair or services by a home helper if you need it.



Material

- Material 1 List of Social Insurance Offices (Shizuoka Prefecture)
- Material 2 List of Labor Standards Inspection Offices (Shizuoka Prefecture)
- Material 3 Basic Allowance Payments - Number of Days (Unemployment Insurance)
- Material 4 List of Job Placement Offices – Hello Works (Shizuoka Prefecture)
- Material 5 List of Health and Welfare Centers (Shizuoka Prefecture)
- Material 6 List of Disorders to which the Research into Treatment of Specific Diseases Applies
- Material 7 Partial Costs Borne by Patients with Specific Diseases



List of Social Insurance Offices (Shizuoka Prefecture)

(As of March 2004)

Name of Social Insurance Office	Postal Code	Telephone Number
	Address	
Kakegawa*	436-8653	0537-21-5520
	1-19-8 Kubo, Kakegawa-shi	
Shizuoka	422-8668	054-284-4311
	2-7-5 Nakada, Shizuoka-shi	
Shimizu	424-8691	0543-53-2231
	4-1 Shimizu Tomoe-cho, Shimizu-shi	
Hamamatsu East	435-8619	053-421-0565
	188 Tenryugawa-cho, Hamamatsu-shi	
Hamamatsu West	432-8626	053-456-8511
	302-1 Takamachi, Hamamatsu-shi	
Numazu	410-8655	055-921-2201
	1-40 Hinode-cho, Numazu-shi	
Mishima	411-8660	055-973-1166
	9-44 Kotobuki-cho, Mishima-shi	
Shimada	427-8666	0547-36-2211
	2008-24 Saiwai-cho, Shimada-shi	
Fuji	416-8654	0545-61-1900
	3-5-33 Yokowari, Fuji-shi	

* Denotes Kakegawa Branch of Shizuoka Social Insurance Office

Material 2 List of Labor Standards Inspection Offices (Shizuoka Prefecture) (As of March 2004)

Name	Address	Telephone Number	Areas of Jurisdiction
Hamamatsu Labor Standards Inspection Office	146Motouo-cho, Hamamatsu-shi	053-456-8147	Hamamatsu-shi, Tenryu-shi, Hamakita-shi, Kosai-shi, Hamana-gun, and Iwata-gun (Misakubo-cho, Sakuma-cho, Tatsuyama-mura, and Toyooka-mura only)
Iwata Labor Standards Inspection Office	3599-6 Mitsuke, Iwata-shi	0538-32-2205	Iwata-shi, Kakegawa-shi, Fukuroi-shi, Ogasa-gun, Shuchi-gun, and Iwata-gun (except areas of jurisdiction listed under Hamamatsu Labor Standards Inspection Office)
Shimada Labor Standards Inspection Office	3F Shimada Rodo Godo Chosha 1-4677-4Hondori, Shimada-shi	0547-37-3148	Shimada-shi, Fujieda-shi, Yaizu-shi, Shida-gun, and Haibara-gun
Shizuoka Labor Standards Inspection Office	5F Shizuoka Chiho Sogo Chosha 9-50Outemachi, Shizuoka-shi	054-252-8105	Formerly Shizuoka-shi
Shimizu Labor Standards Inspection Office	3F Shimizu Godo Chosha, 2-15Shimizu Matsubara-cho, Shizuoka-shi	0543-51-8800	Formerly Shimizu and Ihara-gun
Fuji Labor Standards Inspection Office	13-28 Miyuki-cho, Fuji-shi	0545-51-2255	Fuji-shi, Fujinomiya-shi, and Fuji-gun
Numazu Labor Standards Inspection Office	4F Numazu Godo Chosha, 9-1 Ichiba-cho, Numazu-shi	055-933-5830	Numazu-shi, Gotenba-shi, Susono-shi, and Sunto-gun
Mishima Labor Standards Inspection Office	1-3-9Bunkyo-cho, Mishima-shi	055-986-9100	Mishima-shi, Atami-shi, Ito-shi and Tagata-gun
Mishima Labor Standards Inspection Office Shimoda Branch	Shimoda Chiho Godo Chosha, 2-5-33 Nishi Hongo, Shimoda-shi	0558-22-0649	Shimoda-shi and Kamo-gun

Material 3 **Basic Allowance Payments – Number of Days**
(Unemployment Insurance)

(As of March 2004)

1. Unemployed due to corporate bankruptcy and/or dismissal (except 3)

Insured period Age category	Less than a year	One to less than five years	Five to less than 10 years	10 to less than 20 years	20 years or more
Under 30	90 days	90 days	120 days	180 days	—
30 ~ 44		90 days	180 days	210 days	240 days
35 ~ 44				240 days	270 days
45 ~ 59		180 days	240 days	270 days	330 days
60 ~ 64		150 days	180 days	210 days	240 days

2. Unemployed by reasons other than corporate bankruptcy or dismissal (except 3)

Insured period Age category	Less than a year	One to less than five years	Five to less than 10 years	10 to less than 20 years	20 years or more
All ages	90 days	90 days	120 days	150 days	

3. People having difficulties finding employment (including physically or mentally impaired and people with difficulties finding employment due to social circumstances)

Insured period Age category	Less than a year	One to less than five years	Five to less than 10 years	10 to less than 20 years	20 years or more
Under 45	90 days	300 days			
45~64		360 days			

Material 4 List of Job Placement Offices –Hello Works (Shizuoka Prefecture)

(As of April 2004)

	Address	Telephone Number	Areas of Jurisdiction
Hello Work Shimoda	4-5-26 Shimoda-shi, 415-8509	0558-22-0288	Shimoda-shi and Kamo-gun
Hello Work Mishima	1-3-112 Bunkyo-cho, Mishima-shi, 411-0033	055-980-1300	Mishima-shi and Tagata-gun
	From June 30, 2003 to March 30, 2005, temporary office: 1-3-13, Bunkyo-cho, Mishima-shi, 411-0033		
Hello Work Ito	1-5-15 Ohara, Ito-shi, 414-0046	0557-37-2605	Ito-shi
Hello Work Atami	4F Atami Daiichi Bldg., 9-1 Tarahon-cho, Atami City, 413-0011	0557-82-3261	Atami-shi
Hello Work Numazu	1F Numazu Chiho Godo Chosha, 9-1 Ichiba-cho, Numazu-shi, 410-0831	055-931-0145	Numazu-shi, Susono-shi, Shimizu-cho, and Nagaizumi-cho
Hello Work Gotenba	1111 Kamado Aza Suido, Gotenba-shi, 412-0039	0550-82-0540	Gotenba-shi Oyama-cho
Hello Work Fuji	1-4 Minami-machi, Fuji-shi, 417-8609	0545-51-2151	Fuji-shi
Hello Work Fujinomiya	14-3 Kandagawa-cho, Fujinomiya-shi, 418-0031	0544-26-3128	Fujinomiya-shi and Fuji-gun
Hello Work Shimizu	1F Shimizu Chiho Godo Chosha, 2-15 Shimizu Matsubara-cho Shizuoka-shi, 424-0825	0543-51-8609	Shizuoka-shi (Shimizu only) and Ihara-gun
Hello Work Shizuoka	235-1 Nishijima, Shizuoka-shi, 422-8045	054-238-8609	Shizuoka-shi (except Shimizu)
Hello Work Plaza Navi	1F Urban Net Shizuoka Outemachi Bldg., 5-4 Oute-machi, Shizuoka-shi, 420-0853	054-253-4830	
Hello Work Yaizu	1-6-22 Ekikita, Yaizu-shi, 425-0028	054-628-5155	Yaizu-shi, Fujieda-shi and Shida-gun

Hello Work Shimada	4677-4, Hondori 1 -chome, Shimada-shi, 427-8509	0547-36-8609	Shimada-shi, Kanaya-cho, Nakakawane-cho, and Honkawane-cho
Hello Work Haibara	4138-1, Hosoe, Haibara-cho, Haibara-gun, 421-0421	0548-22-0148	Yoshida-cho, Haibara-cho, Sagara-cho, and formerly Omaezaki-cho
Hello Work Kakegawa	71 Kaneshiro, Kakegawa-shi, 436-0073	0537-22-4185	Kakegawa-shi, Ogasa-gun
Hello Work Iwata	1F Iwata Chiho Godo Chosha, 3599-6, Mitsuke, Iwata-shi, 438-0086	0538-32-6181	Iwata-shi, Fukuroi-shi, Mori-machi, Asaba-cho, Fukuda-cho, Ryuyo-cho, and Toyoda-cho
Hello Work Tenryu	8-5 Akura, Futamata-cho, Tenryu-shi, 431-3311	0539-25-4108	Tenryu-shi, Haruno-cho, Sakuma-cho, Misakubo-cho, Toyooka-mura, and Tatsuyama-mura
Hello Work Hamamatsu	50-2 Asada-cho, Hamamatsu-shi, 432-8537	053-457-5151	Hamamatsu-shi, Hamakita-shi, Kosai-shi, and Hamana-gun
Hello Work Hosoe	312-3 Hirooka, Hosoe-cho, Inasa-gun, 431-1302	053-522-0165	Inasa-gun; Miyakoda-cho, Shin-Miyakoda-cho, Takisawa-cho, and Washizawa-cho of Hamamatsu-shi; Shinbara, Miyaguchi, Oidaira, Hainoki, Horiya, and Yondaichi of Hamakita-shi

Material 5 List of Health and Welfare Centers (Shizuoka Prefecture)

(As of April 2004)

	Address	Telephone Number Fax Number	Areas of Jurisdiction
Izu Health and Welfare Center (Izu Public Health Center)	531-1 Naka, Shimoda-shi, 415-0016	0558-24-2032 0558-24-2159	Shimoda-shi, Higashi Izu-cho, Kawazu-cho, and Minami Izu-cho,
Matsuzaki Health Support Office	255-3, Ena, Matsuzaki-cho, Kamo-gun, 410-3624	0558-42-1262 0558-42-1558	Matsuzaki-cho, Nishi Izu-cho, and Kamo-mura
Atami Health and Welfare Center (Atami Public Health Center)	13-15 Minaguchi-cho, Atami-shi, 413-0016	0557-82-9106 0557-82-9131	Atami-shi and Ito-shi
Tobu Health and Welfare Center (Tobu Public Health Center)	1-3 Takashimahon-cho, Numazu-shi, 410-8543	055-920-2073 055-920-2191	Numazu-shi, Mishima-shi, Susono-shi, Izunagaoka-cho, Kannami-cho, Nirayama-cho, Shimizu-cho, and Nagaizumi-cho
Shuzenji Branch	24-1 Kodachino, Izu-shi, 410-2413	0558-72-2310 0558-72-2853	Izu-shi, Heda-mura, and Oohito-cho
Gotenba Health and Welfare Center (Gobenba Public Health Center)	1113 Kamado, Gotenba-shi, 412-0039	0550-82-6687 0550-82-4345	Gotenba-shi, and Oyama-cho
Fuji Health and Welfare Center (Fuji Public Health Center)	441-1 Motoichiba, Fuji-shi 416-0906	0545-65-2151 0545-65-2288	Fuji-shi
Fujinomiya Branch	18-5 Yutaka-cho, Fujinomiya-shi, 418-0068	0544-27-1131 0544-23-3493	Fujinomiya-shi and Shibakawa-cho
Shidahaibara Health and Welfare Center (Shidahaibara Public Health Center)	362-1 Setoaraya, Fujieda-shi, 426-8664	054-644-9267 054-644-4471	Yaizu-shi, Fujieda-shi, Okabe-cho, Ooigawa-cho, Shimada-shi, Kanaya-cho, Kawane-cho, Nakakawane-cho, Honkawane-cho

Haibara Branch	2128-1 Shizunami, Haibara-cho, Haibara-gun, 421-0422	0548-22-1151 0548-22-5840	Sagara-cho, Haibara-cho, Yoshida-cho
Ihara Branch Government Office	4-4-17 Shimizu Tsuji, Shizuoka-shi, 424-8501	0543-67-1141 0543-66-2575	Fujikawa-cho, Kambara-cho, Yui-cho
Chutoen Health and Welfare Center (Chutoen Public Health Center)	3599-4 Mitsuke, Iwata-shi, 438-0086	0538-37-2243 0538-37-2241	Iwata-shi, Fukuroi-shi, Mori-cho, Asaba-cho, Fukuda-cho, Ryuyo-cho, and Toyoda-cho
Kakegawa Branch	93 Kaneshiro, Kakegawa-shi, 436-0073	(0537)22-3261 (0537)22-9217	Kakegawa-shi, Oosuka-cho, Omaezaki-shi, Ogasa-cho, Kikugawa-cho, and Daito-cho
Hokuen Health and Welfare Center (Hokuen Public Health Center)	530-19 Futamata, Futamata-cho, Tenryu-shi, 431-3314	0539-25-3141 0539-25-1206	Tenryu-shi, Haruno-cho, Toyooka-mura, Tatsuyama-mura, Sakuma-cho, and Misakubo-cho
Seibu Health and Welfare Center (Seibu Public Health Center)	87 Higashitamachi, Hamamatsu-shi, 430-0915	(053)458-7174 (053)458-7164	Hamakita-shi, Kosai-shi, Maisaka-cho, Arai-cho, Yuto-cho, Hosoe-cho, Inasa-cho, and Mikkabi-cho
Hamana Branch Government Office	3447 Arai, Arai-cho, Hamana-gun, 431-0302	053-594-3661 053-594-3075	
Shizuoka City Medical Support Group, Health and Preventive Medicine Section, Department of Health and Welfare	10-100 Oute-machi, Shizuoka-shi, 420-0853	054-255-7811	Shizuoka-shi
Hamamatsu City Health and Preventive Medicine Section, Office of Public Health Centers, Department of Health and Welfare	2-11-2 Kamoe, Hamamatsu-shi, 432-0823	053-453-6111 053-453-6124	Hamamatsu-shi

Material 6 List of Disorders to Which the Research into the Treatment for Specific Diseases Applies

No.	Name of Disorder	No.	Name of Disorder
1	Behcet's syndrome	26	Idiopathic dilated cardiomyopathy
2	Multiple sclerosis	27	Multiple system atrophy
3	Myasthenia gravis	28	Epidermolysis bullosa (Junctional and esophageal)
4	Systemic lupus erythematosus	29	Pustular psoriasis
5	Smon disease	30	Extensive spinal canal stenosis
6	Aplastic anemia	31	Primary biliary cirrhosis
7	Sarcoidosis	32	Severe acute pancreatitis
8	Amyotrophic lateral sclerosis	33	Idiopathic osteonecrosis of femoral head
9	Scleroderma, dermatomyositis and polymyositis	34	Mixed connective tissue disease
10	Idiopathic thrombocytopenic purpura	35	Primary immune deficiency diseases
11	Periarteritis nodosa	36	Idiopathic interstitial pneumonia
12	Idiopathic ulcerative colitis	37	Retinitis pigmentosa
13	Aortitis syndrome	38	Creutzfeldt-Jakob disease
14	Burarger's disease	39	Primary pulmonary hypertension
15	Pemphigus	40	Neurofibromatosis
16	Spino-cerebeller degeneration	41	Subacute sclerosing panencephalitis
17	Crohn's disease	42	Budd-Chiari syndrome
18	Fulminant hepatitis	43	Idiopathic chronic pulmonary thromboembolism
19	Malignant rheumatoid arthritis	44	Lysosomal disease
20	Parkinson's disease and related disorders	45	Adrenoleukodystrophy
21	Amyloidosis	52	Hashimoto's disease
22	Ossification of posterior longitudinal ligament	53	Pituitary disorder
23	Huntington's disease	54	Sudden hearing loss
24	Moyamoya disease (Spontaneous occlusion of the Circle of Willis)	99	Congenital hemostatic disorders
25	Wegener's granulomatosis		

Material 7 **Partial Costs Borne by Patients with Specific Diseases**

Category		When the patient is not the main household income earner		When the patient is the main household income earner	
		Inpatient (yen)	Outpatient (yen)	Inpatient (yen)	Outpatient (yen)
A	When the main household income earner is exempt from municipal taxation.	0	0	0	0
B	When the main household income earner was exempted from income tax the previous year.	4,500	2,250	2,250	1,120
C	When the main household income earner was subjected to an annual income tax of less than 10,000 yen the previous year.	6,900	3,450	3,450	1,720
D	When the main household income earner was subjected to an annual income tax of over 10,001 yen and less than 30,000 yen the previous year.	8,500	4,250	4,250	2,120
E	When the main household income earner was subjected to an annual income tax of over 30,001 yen and less than 80,000 yen the previous year.	11,000	5,500	5,500	2,750
F	When the main household income earner was subjected to an annual income tax of over 80,001 yen and less than 140,000 yen the previous year.	18,700	9,350	9,350	4,670
G	When the main household income earner was subjected to an annual income tax of over 140,001 yen the previous year.	23,100	11,550	11,550	5,770

Everything You Need to Know About Cancer

Collection of Q&A (1)

Medical expenses edition

Economy and employment edition

Issued in March, 2004, First print of first edition

Issued in March, 2007, Second print of first edition

Written by: Mutsumi Ishikawa, Yuka Takada, Ryo Hamazaki

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In producing this booklet, we used, as reference, case examples sent in to Shizuoka Cancer Center's Everything You Need to Know About Cancer. We also incorporated the accomplishments of the following research projects and groups: (1) Research and survey group on ideal mental care and medical consultations, focusing on short-term (5 years or less after undergoing treatment) cancer survivors, which is part of a clinical research project to promote the establishment of effective medical technology which received subsidies by the Ministry of Health, Labour and Welfare's science and research fund, (2) research group on social adaptation of cancer survivors which received subsidies by the Ministry of Health, Labour and Welfare's cancer research fund, and (3) the group to study making cancer treatment in Japan more appropriate which also received subsidies by the Ministry of Health, Labour and Welfare's cancer research fund.

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