Research on the Reform of Nursing Insurance System in Japan

Tan Xu[1a], Wei Li[2,b,*]

[1]Harbin Engineering University, Harbin, 150001, China
[2]Harbin Institute of Technology, Harbin, 150006, China

[a]kyotann2602@yahoo.co.jp, [b]*rii217@163.com

Abstract. The happiness index of the elderly population is an important criterion to evaluate the happiness index of a country, and whether the elderly population is happy or not can be used as an important indicator to evaluate the development of a country and a social civilization. The nursing insurance system is an important guarantee for the elderly to spend their old age safely, happily and smoothly. In Japan, which has a large elderly population, the government attaches great importance to the nursing insurance system. Since the promulgation of the Law on the Welfare of the Elderly in 1963, Japan has promoted the public pension system to the whole country. Since April 2000, a nursing insurance system has been specially set up to care for the elderly population. Up to now, Japan's nursing insurance system has gone through 25 years, and its fruitful achievements have set an example and provided a reference model for countries around the world in the field of caring for the elderly population. Through the in-depth analysis of Japan's nursing insurance system, this paper expects to objectively show the purpose, reasons, paths, difficulties and problems encountered in Japan's nursing insurance system reform, and provide useful and valuable reference for the improvement of China's long-term nursing insurance system.

Keywords: Aging population, Nursing insurance system, Japan, Reference

1 Introduction

According to figures released by the National Bureau of Statistics, population aging has become my country's basic national condition for some time to come-in 2022, my country's population aged 60 and above will be 280.04 million, accounting for 19.8% of the national population; In 2023, my country's population aged 60 and above will be 296.97 million, accounting for 21.1% of the national population; In 2024, the number of people over 60 years old will be 310.31 million, accounting for 22% of the country's total population. Going further, the number of people aged 65 and above will be 220.23 million, accounting for 15.6% of the country's total population [1]. Under the background of the rapid increase of the aging population, our government attaches great importance to the development of the nursing system for the aging population. Long-term care insurance has become the "sixth insurance" among the "five insurances

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B. Siuta-Tokarska et al. (eds.), *Proceedings of the 2025 3rd International Academic Conference on Management Innovation and Economic Development (MIED 2025)*, Advances in Economics, Business and Management Research 348,
https://doi.org/10.2991/978-94-6463-835-6_96

and one housing fund", and actively strives to build a unified long-term care insurance system.

In 2016, my country's Ministry of Human Resources and Social Security issued the Guiding Opinions of the General Office of the Ministry of Human Resources and Social Security on the Pilot Project of Long-term Care Insurance System (hereinafter referred to as the Opinions). Under the deployment of the Opinions, Chengde City in Hebei Province, Changchun City in Jilin Province, Qiqihar City in Heilongjiang Province, Shanghai City, Nantong City in Jiangsu Province, Suzhou City in Jiangsu Province, Ningbo City in Zhejiang Province, Anqing City in Anhui Province, Shangrao City in Jiangxi Province, Qingdao City in Shandong Province, Jingmen City in Hubei Province, Guangzhou City in Guangdong Province, Chengdu City in Sichuan Province and Shihezi City in Xinjiang Production and Construction Corps have become the first batch of pilot cities for long-term care services in China. On May 6, 2020, National Healthcare Security Administration announced the "Guiding Opinions on Expanding the Pilot Program of Long-term Care Insurance System" (Draft for Comment) announcement (hereinafter referred to as the "Announcement"). The Announcement listed Shijingshan District of Beijing, Tianjin City, Jincheng City of Shanxi Province, Hohhot of Inner Mongolia Autonomous Region, Panjin City of Liaoning Province, Fuzhou City of Fujian Province, Kaifeng City of Henan Province, Xiangtan City of Hunan Province, Nanning City of Guangxi Zhuang Autonomous Region, Buyi and Miao Autonomous Prefecture of Guizhou Province, Kunming City of Yunnan Province, Hanzhong City of Shaanxi Province, Gannan Tibetan Autonomous Prefecture of Gansu Province and Urumqi of Xinjiang Uygur Autonomous Region as new pilot cities of long-term care insurance system [2].

Under this background, Japan's nursing insurance system and its reform path provide a good reference model for China to establish and improve the long-term nursing insurance system. In order to better analyze Japan's nursing insurance system, this paper will objectively show the development process of Japan's nursing insurance system from three aspects: the establishment process of Japan's nursing insurance system, the purpose, reason and path of the reform, and the difficulties and problems encountered in the reform.

2 The Process of Establishing Japan's Nursing Insurance System

Like China, Japan also believes that caring for the elderly is the responsibility of children. Therefore, before 1963, there was no public system for caring for the elderly in Japan. However, with the increase of the aging population, in 1963, Japan enacted the Welfare Law for the Elderly. The enactment of this law marked that Japan opened the button to deal with the aging society in the future.

Before the enactment of the Welfare Law for the Elderly, Japan's "sanatoriums" only allowed poor elderly people who had no income, no assets and no shelter to live. The promulgation of this law extended this welfare to the general elderly, and the former

"nursing home" was renamed "special sanatorium". At the same time, the new profession of "family caregiver" is also recognized by law [3].

In the 1980s, the number of bedridden elderly people increased, and the social phenomenon that the elderly with low medical needs were admitted to hospitals with smaller financial burden was increasing. In 1989, the Japanese government formulated a ten-year strategy aimed at promoting the health and welfare of the elderly, namely the "Golden Plan". Since then, due to the increase of the elderly population in need of care and the increasingly obvious tendency of long-term care time, the Japanese government has put the establishment of a nursing mechanism for the elderly population supported by the whole society on the agenda, so in 1997, Japan passed the Insurance Nursing Law, and in 2000, a nursing insurance system based on the German nursing mechanism was established.

From the beginning of its establishment, Japan's nursing insurance system has emphasized "self-reliance support", "choosing services that suit you" and "adopting social insurance". Among them, "self-reliance support" refers to allowing the elderly to establish the belief of "self-reliance". In other words, we should not only take care of the elderly, but also make the elderly feel that they can be "self-reliant". It is this belief of "self-reliance" that makes the elderly live and live independently of their children and become a beautiful landscape in Japanese society. "Choosing the service that suits you" means that according to the needs of the elderly, you can choose nursing services including private enterprises. It should be noted here that "medical care" in Japanese society must be implemented by doctors, but nursing can be provided by private enterprises. "Adopting social insurance" means that the nursing insurance system requires the elderly receiving care to pay part of the money themselves. When the nursing insurance system was established, no matter what the income of the elderly receiving care was, the part that they needed to pay personally was only 10% of the total cost, but now, the part that needed to pay personally became 20%-30% of the income of the elderly receiving care[4].

It is the implementation of the above three "ways" that has enabled Japan's nursing system to successfully go through 25 years. Of course, in the past 25 years, the Japanese government has also appropriately adjusted the relevant systems according to the social development, the needs of the elderly population and the degree of economic development, so that the nursing insurance system has become increasingly mature and more perfect and complete to serve the elderly population.

3 The Reform of Nursing Insurance System in Japan

In April 2000, Japan's nursing insurance system began to be implemented, and in 2005, Japan began to reform the nursing insurance system. The reason why the system was reformed five years after its implementation is that as long as the Japanese government has carried out the reform measures of "thinking while running" in order to sustain the development of the nursing insurance system. In this reform, the Japanese government amended the law, strengthened nursing prevention, changed the

field of expense payment, and expanded the insured. The specific contents are as follows [5]:

(1) In view of the fact that the number of mild patients (requiring care) has increased substantially and the service for mild patients has not improved their condition, Japan's nursing insurance system has begun to change to a prevention-oriented system-setting up new preventive benefits and establishing regional support undertakings.

(2) In view of the fairness of the burden of families and facility users, Japan began to set up a facility welfare review system-the review of living expenses and food expenses, which mainly takes care of low-income people.

(3) Due to the increase of the elderly living alone and the elderly with dementia, it is necessary to strengthen the combination of home care and medical care and nursing care. In response to this phenomenon, Japan began to establish a new service system-creating community services and establishing regional comprehensive support centers.

(4) In order to enable users to choose high-quality nursing services, Japan ensures and improves the quality of nursing services through nursing service information release and nursing management review.

(5) In order to take care of low-income people and reduce the administrative burden of cities, towns and villages, Japan began to reform the way and system of nursing expense burden. This reform is embodied in the reform of No.1 insurance premium and strengthening the function of insurers. Premium No. 1 refers to the premium required for insured persons over the age of 65. The opposite is the No. 2 insurance premium, which refers to the insurance premium required by the insured between 40 and 64 years old.

Following this reform in 2005, Japan's nursing insurance system has undergone five more reforms. In other words, since the implementation of the nursing insurance system in April 2000, Japan has carried out six reforms to the system. These reforms have brought more people in need of long-term care into the scope of protection by expanding insurance coverage, strengthening government supervision, attaching importance to nursing prevention, encouraging home-based care for the aged, improving the treatment of nursing staff, and adjusting the out-of-pocket ratio.

At the same time, Japan attaches great importance to nursing prevention. Table 1 is the specific work content of Japan in the field of nursing prevention.

Table 1. Overview of nursing prevention work in Japan

General nursing prevention work	
Preparation for nursing prevention	According to the actual situation of the area, we can use the collected information, etc. to grasp the people who need some kind of support such as staying behind closed doors, and carry out nursing and prevention activities with residents as the main body.
Nursing prevention universal education project	Popularization and enlightenment of carrying out nursing prevention activities.

Regional nursing and prevention activities support undertakings	Developing and supporting nursing prevention activities such as resident-oriented places in areas where municipalities, towns and villages consider to be helpful for nursing prevention.
General nursing prevention business evaluation business	The general nursing prevention business evaluation unit verifies the achievement of the target value specified in the long-term care insurance business plan, etc., and conducts business evaluation on the general nursing prevention business.
Community rehabilitation activity support project	To strengthen the functionality of community care prevention efforts, participation of rehabilitation professionals in day care, visits, community care meetings, service representative meetings, residents visiting places, etc. will be promoted.

4 The Achievements of Japanese Nursing Insurance System

The most obvious achievement of Japan's nursing insurance system is the wide range of beneficiaries, which not only enables the elderly over 65 years old to get good care in their later years, but also enables the middle-aged and elderly people aged 40-64 who suffer from advanced malignant tumors, middle-aged dementia, cerebrovascular diseases, rheumatoid arthritis, Alzheimer's disease and other diseases of nervous system, cardiovascular system and endocrine system to get good care.

Secondly, Japan's nursing insurance system enables the insured to enjoy high-quality nursing services suitable for them. Not only can the insured staying in health care facilities for the elderly enjoy high-quality nursing services, but the insured can also get door-to-door services according to their own needs.

Finally, because Japan has highly integrated the nursing insurance system with medical services, it has successfully built a comprehensive community nursing system, which not only meets the needs of the elderly population for the aged at home, but also saves expenses for the government and provides a solid foundation for ensuring the sustainable development of the nursing system.

5 Conclusion

The Japanese nursing insurance system, which started in 2000, effectively alleviates various problems caused by the increase of the aging population in Japanese society, and at the same time, it can also provide good care for the population aged 40-64 who needs care with nervous system, cardiovascular system and endocrine system diseases. The "precedent" pioneered by Japan's nursing system in the field of nursing provides a useful and valuable reference for China, which is entering an aging society. Through the study of Japanese nursing system and its reform process, we can excavate beneficial enlightenment and reference for China's nursing system, namely: First, establish a nursing grade evaluation standard in line with China's national conditions. As China is still in the process of establishing a pilot long-term nursing system, the evaluation standards of nursing grades are different from place to place, which has become an

unfavorable factor restricting the development of China's nursing insurance system. Therefore, China can learn from Japan's practice and establish a unified nursing grade evaluation standard; Second, promote home-based old-age care. Caring for the elderly at home should be an ideal way for every elderly person to care for the elderly, but it requires a lot of manpower and material resources, such as providing home nursing services and night nursing services. In terms of home-based old-age care, Japan's nursing insurance system has become mature, which can provide a valuable reference for China; Third, actively encourage high-quality private nursing institutions to join the nursing team to supplement the shortage of nursing staff. The participation of high-quality private nursing institutions can alleviate the shortage of nursing staff in China, and at the same time meet the increasing population in need of nursing.

Acknowledgments

This paper is a project funded by Japan International Exchange Fund in 2025 "Research on disability grade evaluation and nursing care remuneration calculation system within the framework of Japan Long-Term Care Insurance Act" Phased research results.

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