



**Exclusive Course for the Professionals of  
Life Insurance Industry in Uzbekistan**

# **Social Security System in Japan**

**July 2, 2025**

**FALIA**

# **Session Structure**

## **Major Social Security Systems in Japan**

**(1) Health Insurance**

**(2) Pension**

**(3) Nursing Care**

# Overall Picture of Social Security System in Japan

## Common Coverage for All Residents

**Health  
Insurance**

**Pension**

**Nursing  
Care**

Public  
Assistance

Child  
Allowance

## Employee Benefits

Employment  
Insurance

Workers  
Compensation

## Non-covered

Persons such as  
short-term visitors  
are not covered.

# **1. Major Social Security Systems**

# (1) Health Insurance

- All residents in Japan must join and covered by one of the public Health Insurance systems. (Universal Health Coverage).
- Most doctors and hospitals in Japan are registered with the Health Insurance system. Under this system, you can receive the same level of medical treatment anywhere, at the same cost.
- Dental treatments, prescription drugs are also covered by the Health Insurance.

# Four Types of Public Health Insurance System

← **Age 74  
and under**

**Age 75  
and above** →

Name  
of the  
System

**Mutual Aid  
Association**

**(Employees')  
Health Insurance**

**National Health  
Insurance**

**Advanced  
Elderly Medical  
Service**

Insurer

Mutual Aid  
Association

Health  
Insurance  
Society

Japan Health  
Insurance  
Association

Local  
Governments

NHI  
Society

Local  
Governments

Covered  
person

Public Sector  
Employees &  
Dependents

Larger  
companies

Small to Mid-  
size companies

Private Company  
Employees & Dependents

Self-employed  
and other residents

For Specific  
Industries

75+ years old  
persons

# Public Health Insurance System – Benefits and Contributions

	Public Sector Employees	Private Company Employees	Self-employed and Other Residents	75+ years old persons
Name of the System	Mutual Aid Association	(Employees') Health Insurance	National Health Insurance	Advanced Elderly Medical Service
Medical cost benefits	<ul style="list-style-type: none"> <li>- 70% of the cost is covered (30% out-of-pocket)</li> <li>- Out-of-pocket amount is capped at a certain level</li> </ul>	<ul style="list-style-type: none"> <li>- 70% of the cost is covered (30% out-of-pocket)</li> <li>- Out-of-pocket amount is capped at a certain level</li> </ul>	<ul style="list-style-type: none"> <li>- 70% of the cost is covered (30% out-of-pocket)</li> <li>- Out-of-pocket amount is capped at a certain level</li> </ul>	<ul style="list-style-type: none"> <li>- 90% to 70% of the cost is covered (10% to 30% out-of-pocket)</li> <li>- Out-of-pocket amount is capped at a certain level</li> </ul>
Other benefits	<ul style="list-style-type: none"> <li>- Short term disability benefits (66 2/3% of the lost income)</li> <li>- Childbirth allowance (flat amount)</li> </ul>	<ul style="list-style-type: none"> <li>- Short term disability benefits (66 2/3% of the lost income)</li> <li>- Childbirth allowance (flat amount)</li> </ul>	<ul style="list-style-type: none"> <li>- Childbirth allowance (flat amount)</li> </ul>	-
Contribution	Approx 8% to 9% of the salary, shared by employee and employer.	Average 10% of the salary, shared by employee and employer.	Approx 8% to 10% of the income, depending on the local government.	Average 7,200 yen per person, per month

**The UHC system in Uzbekistan is completely different from that of Japan.**

**We will see the differences of two systems later.**



## (2) Pension

- All residents of working age are to be enrolled in the Public Pension Plan. (Universal Pension)
- Public pension plan is mandatory. It consists of 2 layers;
  - 1st layer is for all enrollees.
  - 2nd layer is for employees of private companies and public sector.
- 3rd layer is private pension plans. They are optional.

# Public and Private Pension Plan - Outline of the System

## 3rd Layer Optional

Additional  
Pension

Defined  
Contribution  
Pension

Defined  
Benefit  
Pension

Employees'  
Pension  
Fund

Defined  
Contribution  
Pension

Defined  
Contribution  
Pension

National  
Pension  
fund

## 2nd Layer Mandatory for employees

Employees' Pension  
(Income proportional benefit)

## 1st Layer Mandatory for all

National Pension (Fixed amount benefit)

## Enrollees

Public Sector  
Employees  
Up to Age 69

Private Company  
Employees  
Up to Age 69

Dependent  
Spouse of  
Employees  
Age 20-59

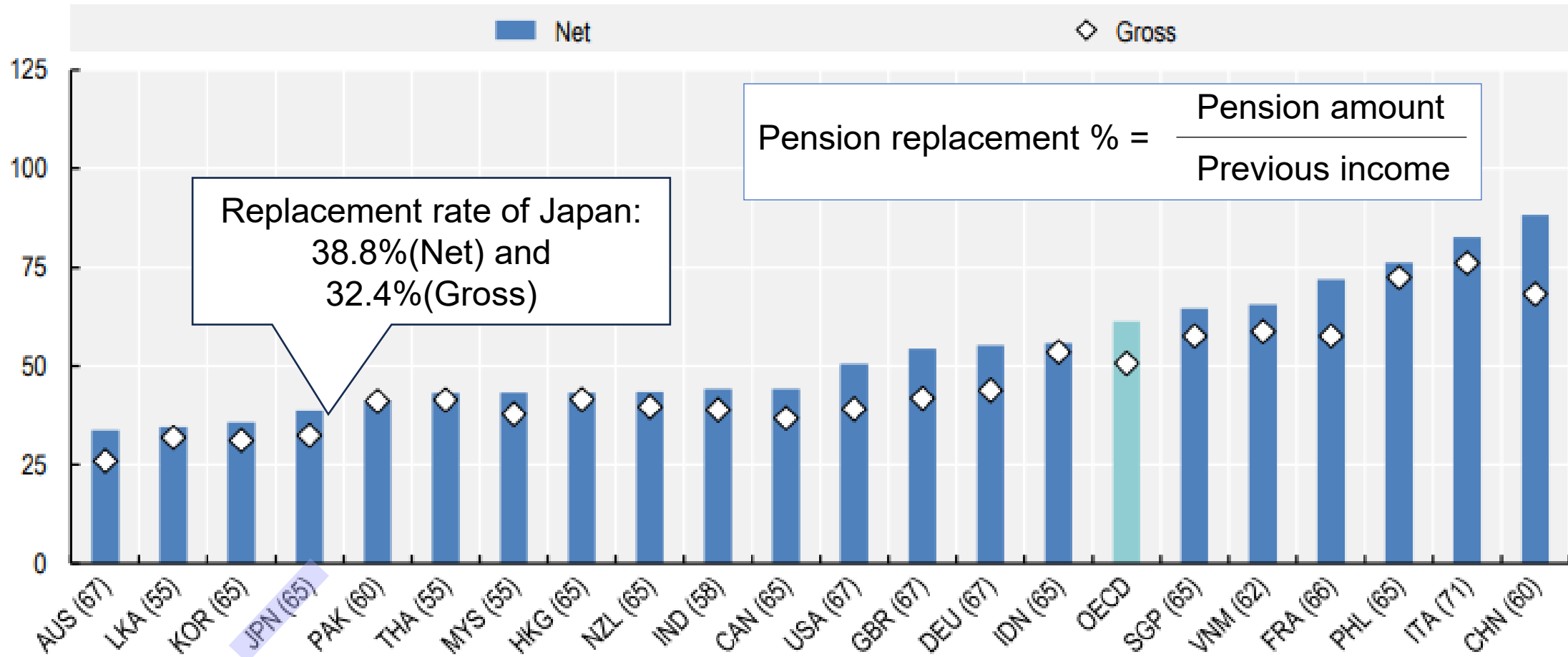
Self-employed  
and Other Residents  
Age 20-59

# Public Pension Plan - Benefits and Contributions

	Public Sector Employees	Private Company Employees	Dependent Spouse of Employees	Self-employed and Other Residents
Type of benefits	<ul style="list-style-type: none"> <li>- Old-age pension</li> <li>- Disability pension</li> <li>- Survivor's pension</li> </ul>	<ul style="list-style-type: none"> <li>- Old-age pension</li> <li>- Disability pension</li> <li>- Survivor's pension</li> </ul>	<ul style="list-style-type: none"> <li>- Old-age pension</li> <li>- Disability pension</li> <li>- Survivor's pension</li> </ul>	<ul style="list-style-type: none"> <li>- Old-age pension</li> <li>- Disability pension</li> <li>- Survivor's pension</li> </ul>
Covered layer	1 <sup>st</sup> and 2 <sup>nd</sup> layer	1 <sup>st</sup> and 2 <sup>nd</sup> layer	1 <sup>st</sup> layer	1 <sup>st</sup> layer
Contribution Amount	18.3% of the salary, shared by employee and employer.	18.3% of the salary, shared by employee and employer.	No contribution is required.	Flat amount (17,510 yen per month, 2025)
Old-age Pension	Begins at Age 65			
Amount of Old-age pension	For typical employee, approx. 1,961,000 yen per year (as of 2025)	For typical employee, approx. 1,961,000 yen per year (as of 2025)	Approx. 831,000 yen per year (40 years enrollment, as of 2025)	Approx. 831,000 yen per year (40 years enrollment, as of 2025)

# Old-Age Pension Replacement Rates (%)

Net and Gross pension replacement rates for Average Earners



Source: OECD pension models.

# Other Pensions

## Disability Pension:

- If an insured person becomes **disabled** due to illness or injury, disability pension will be paid to oneself.
- The amount of benefit depends on the severity of the disability (and the insured's previous income for the Employees' Pension).

## Survivor's Pension:

- In case an insured person is **deceased**, and dependent family members are left, the survivor's pension will be paid to such **family members**.
- The amount of benefit depends on the number and age of family members (and the insured's previous income for the Employees' Pension).

# (3) Nursing Care Insurance

## 1. Backgrounds

- The nursing care insurance system in Japan started in 2000.
- Mainly due to rapid aging population, more elderly people need long-term care.

## 2. Eligibility for nursing care service

- Category 1 Insured (Age 65+):  
If they are certified as needing care or support due to age-related conditions (e.g., dementia, frailty).
- Category 2 Insured (Age 40–64):  
Only if they have specified aging-related diseases, such as Parkinson's disease.

## 3. Covered services

- In-home services:  
Visiting nursing care, Home rehabilitation, Rental of assistive devices
- Facility-based services:  
Short-term stays, Long-term care in nursing home.



# **(3) Nursing Care Insurance**

## **4. Premiums**

- For Category 1 Insured (Age 65+):

Premiums are set by each local government, based on the income.

Average monthly premium is around 6,000 yen (2025).

- For Category 2 Insured (Age 40–64):

Premiums are collected together with health insurance premiums.

For Health Insurance Association, 1.59% of the salary (2025), shared by employer and employee.

## **5. User copayment**

- Standard copayment is 10% of service costs. (Insurance pays 90%)
- High-income individuals are required to pay 20% or 30%. (Insurance pays 80 to 70%)

## **6. Certification Process**

The insured must first undergo an assessment and receive certification for a level of need for care (level 1 to 5) or support (level 1, 2). Available services will be determined by such level.

***Are there any questions?***



***Thank you for your attention.***