How to read medical care cost information

医療費通知の見方

【例】 従業員　ケンポ　マサミの場合
被保険者(本人)： マサミ(36歳)
被扶養者(家族)： 配偶者 カオル(34歳)、父 イチロウ(70歳)

Notice of Medical Costs / Notice of Cash Benefit Decision

医療費通知書　兼　現金給付決定通知書

Benefit month/year / Code / Number / Name

給付年月	記号	番号	氏　名
20XX年12月分	1000	1000000	ケンポ　マサミ

Chairman of the Board, Hitachi Health Insurance Society
日立健康保険組合　理事長

Recipient 給付を受けた人	診療 Treatment		Type of care	(A) Total medical care costs (Insured portion)	総医療費(A)の内訳 Breakdown of total medical care costs (A)			(B)に対する給付・現金給付 Benefits/cash benefits for (B)		医療機関名　または 現金給付種別(★印)
	Year/month 年月	Days 日数	診療区分	(A) 総医療費 (保険診療分)	健保負担額 Amount covered by health insurance	公費負担額 又は第三者行為 自己負担相当額 Public funds or third-party liability	(B) 受診者 窓口負担額 (B) Patient copayment	現金給付・ 高額療養費 Cash benefits/ High-Cost Medical Care Benefits	付加金 Reimbursement/ additional benefits	Name of medical care institution or type of cash benefit (★)
A ケンポ　マサミ	20XX.09	10	医科外来 Medical outpatient	80,000	56,000		24,000			△△クリニック
B ケンポ　カオル	20XX.09	11	医科入院	1,000,000	700,000		300,000	207,060	67,000	○○総合病院
			Medical inpatient	21,900	5,400		16,500			★入院時食事療養費
ケンポ　カオル								500,000		★家族出産育児一時金
C ケンポ　イチロウ	20XX.09	3	歯科外来	20,000	16,000		4,000			□□歯科医院
			Dental outpatient							
合　計 Total				1,121,900	777,400		344,500	707,060	67,000	
						給付決定額 Approved benefit amount			774,060	

Key

No.	Item	Description
①	Total medical care costs	Total medical care costs per month (not including premium bed costs and uninsured medical services)
②	Amount covered by health insurance	・70% of total medical care costs for those under 70 years of age (80% for those who have not yet begun compulsory education), and 80% for those aged 70-74 years (70% for those with income comparable to that of active workers) ・If High-Cost Medical Care Benefits were provided in kind, the amount thereof is added to the amount above.
③	Public funds or third-party liability	・Public funds: Amount paid as medical assistance by national or municipal governments. ・Third-party liability: Amount corresponding to the patient's copayment portion of medical care costs claimed from a third party by a victim of a third-party act (such as a traffic accident)
④	Patient copayment	・Equivalent to 30% of total medical care costs for those under 70 years of age (20% for those who have not yet begun compulsory education), and 20% for those aged 70-74 years (30% for those with income comparable to that of active workers) ・Shows the cost-sharing maximum amount when High-Cost Medical Care Benefits were provided in kind.
⑤	Cash benefits/High-Cost Medical Care Benefits	・Cash benefits: Shows the amount of cash benefits other than those for judotherapists, etc. and Inpatient Meal Expenses. ・High-Cost Medical Care Benefits: When a person's copayment amount paid in the same month to the same medical care institution, etc. (separately for inpatient and outpatient care and for medical and dental care) becomes high, the amount exceeding the cost-sharing maximum amount is paid. * If a household pays copayments of 21,000 yen or more to two or more medical care institutions, etc. during the same month, the amount exceeding the cost-sharing maximum amount is paid based on the combined total of those copayments. * If a household has received High-Cost Medical Care Benefits in three or more months during the preceding 12 months, the cost-sharing maximum amount is reduced from the fourth month onward. * See the following page for the cost-sharing maximum amount.
⑥	Reimbursement/ additional benefits	When a person's copayment amount, excluding High-Cost Medical Care Benefits, paid in the same month to the same medical care institution, etc. (separately for inpatient and outpatient care and for medical and dental care) exceeds 25,000 yen, the amount in excess is paid (rounded down to the nearest 1,000 yen).
⑦	Name of medical care institution or type of cash benefit (★)	Shows the name of the medical care institution for medical care costs or the type of cash benefit for cash benefits

Types of cash benefits

Type of cash benefits	Description	Type of cash benefits	Description
Medical Care Expenses	・When medical examination or treatment costs were paid out of pocket for unavoidable reasons ・When prosthetic equipment was fitted	Judotherapists, etc.	When treated at a bonesetter's clinic (osteopathic clinic), etc.
		Inpatient Meal Expenses	When meals were provided during hospitalization
Transportation Expenses	When urgent hospitalization or hospital transfer is required	Total High-Cost Medical Care Benefits	When multiple copayments in the same month are combined and exceed the specified amount
Injury and Sickness Allowance	When no salary is paid during treatment	Annual Total Outpatient High-Cost Medical Care Benefits	When a person aged 70 or older with a 20% copayment incurs outpatient copayments exceeding the specified amount during the one-year period from August to July of the following year * The starting year/month is shown as treatment year/month.
Funeral Expenses	On death		
Maternity Allowance	When leave is taken for childbirth		
Childbirth and Childcare Lump-Sum Grant	On childbirth	High Aggregate Cost for Long-term Care Services	When the combined total of copayments for medical care and long-term care exceeds the specified amount

No.	Item	Description
⑧	Approved benefit amount	Total amount paid in the current month as benefits (cash benefits, High-Cost Medical Care Benefits, reimbursements, and additional benefits) <Bank account for approved benefit payment> ・General insured persons (employees) → Varies by establishment. Check with your establishment. ・Voluntarily and Continuously Insured Persons or Special-Case Retired Insured Persons → Remitted to the registered benefit payment account

Cost-sharing maximum amount for High-Cost Medical Care Benefits (age under 70)

Medical care through July 2026

Standard monthly remuneration	Monthly maximum	frequent qualification of expenditures
830,000 yen or more	252,600 yen + (medical care costs – 842,000 yen) × 1%	140,100 yen
530,000 – 790,000 yen	167,400 yen + (medical care costs – 558,000 yen) × 1%	93,000 yen
280,000 – 500,000 yen	80,100 yen + (medical care costs – 267,000 yen) × 1%	44,400 yen
260,000 yen or less	57,600 yen	
Exempt from resident tax	35,400 yen	24,600 yen

Medical care from August 2026 to July 2027

Standard monthly remuneration	Monthly maximum	frequent qualification of expenditures	Annual maximum
830,000 yen or more	270,300 yen + (medical care costs – 901,000 yen) × 1%	140,100 yen	1,680,000 yen
530,000 – 790,000 yen	179,100 yen + (medical care costs – 597,000 yen) × 1%	93,000 yen	1,110,000 yen
280,000 – 500,000 yen	85,800 yen + (medical care costs – 286,000 yen) × 1%	44,400 yen	530,000 yen
260,000 yen or less	61,500 yen		530,000 yen *
Exempt from resident tax	36,900 yen	24,600 yen	290,000 yen

Medical care from August 2027

Standard monthly remuneration	Monthly maximum	frequent qualification of expenditures	Annual maximum
1,270,000 yen or more	342,000 yen + (medical care costs – 1,140,000 yen) × 1%	140,100 yen	1,680,000 yen
1,030,000 – 1,210,000 yen	303,000 yen + (medical care costs – 1,010,000 yen) × 1%		
830,000 – 980,000 yen	270,300 yen + (medical care costs – 901,000 yen) × 1%		
710,000 – 790,000 yen	209,400 yen + (medical care costs – 698,000 yen) × 1%	93,000 yen	1,110,000 yen
620,000 – 680,000 yen	194,400 yen + (medical care costs – 648,000 yen) × 1%		
530,000 – 590,000 yen	179,100 yen + (medical care costs – 597,000 yen) × 1%		
440,000 – 500,000 yen	110,400 yen + (medical care costs – 368,000 yen) × 1%	44,400 yen	530,000 yen
360,000 – 410,000 yen	98,100 yen + (medical care costs – 327,000 yen) × 1%		
280,000 – 340,000 yen	85,800 yen + (medical care costs – 286,000 yen) × 1%		
200,000 – 260,000 yen	69,600 yen		
160,000 – 190,000 yen	65,400 yen		
150,000 yen or less	61,500 yen	34,500 yen	410,000 yen
Exempt from resident tax	36,900 yen	24,600 yen	290,000 yen

Cost-sharing maximum amount for High-Cost Medical Care Benefits (age 70 and older)

Medical care through July 2026

Standard monthly remuneration	Copayment rate	Outpatient (individual)	Monthly maximum	frequent qualification of expenditures
830,000 yen or more	30%	252,600 yen + (medical care costs – 842,000 yen) × 1%		140,100 yen
530,000 – 790,000 yen		167,400 yen + (medical care costs – 558,000 yen) × 1%		93,000 yen
280,000 – 500,000 yen		80,100 yen + (medical care costs – 267,000 yen) × 1%		44,400 yen
260,000 yen or less	20%	18,000 yen (annual cap: 144,000 yen)	57,600 yen	
Exempt from resident tax		8,000 yen (annual cap: 144,000 yen)	24,600 yen	-
Exempt from resident tax (income below a certain level)			15,000 yen	-

Medical care from August 2026 to July 2027

Standard monthly remuneration	Copayment rate	Outpatient (individual)	Monthly maximum	frequent qualification of expenditures	Annual maximum
830,000 yen or more	30%	270,300 yen + (medical care costs – 901,000 yen) × 1%		140,100 yen	1,680,000 yen
530,000 – 790,000 yen		179,100 yen + (medical care costs – 597,000 yen) × 1%		93,000 yen	1,110,000 yen
280,000 – 500,000 yen		85,800 yen + (medical care costs – 286,000 yen) × 1%		44,400 yen	530,000 yen
260,000 yen or less	20%	22,000 yen (annual cap: 216,000 yen)	61,500 yen		530,000 yen *
Exempt from resident tax		11,000 yen (annual cap: 96,000 yen)	25,700 yen	24,600 yen	290,000 yen
Exempt from resident tax (income below a certain level)		8,000 yen	15,700 yen	-	180,000 yen

Medical care from August 2027

Standard monthly remuneration	Copayment rate	Outpatient (individual)	Monthly maximum	frequent qualification of expenditures	Annual maximum
1,270,000 yen or more	30%	342,000 yen + (medical care costs – 1,140,000 yen) × 1%		140,100 yen	1,680,000 yen
1,030,000 – 1,210,000 yen		303,000 yen + (medical care costs – 1,010,000 yen) × 1%			
830,000 – 980,000 yen		270,300 yen + (medical care costs – 901,000 yen) × 1%			
710,000 – 790,000 yen		209,400 yen + (medical care costs – 698,000 yen) × 1%		93,000 yen	1,110,000 yen
620,000 – 680,000 yen		194,400 yen + (medical care costs – 648,000 yen) × 1%			
530,000 – 590,000 yen		179,100 yen + (medical care costs – 597,000 yen) × 1%			
440,000 – 500,000 yen		110,400 yen + (medical care costs – 368,000 yen) × 1%		44,400 yen	530,000 yen
360,000 – 410,000 yen		98,100 yen + (medical care costs – 327,000 yen) × 1%			
280,000 – 340,000 yen		85,800 yen + (medical care costs – 286,000 yen) × 1%			
200,000 – 260,000 yen	20%	28,000 yen (annual cap: 216,000 yen)	69,600 yen		
160,000 – 190,000 yen			65,400 yen		
150,000 yen or less		22,000 yen (annual cap: 216,000 yen)	61,500 yen	34,500 yen	410,000 yen
Exempt from resident tax		13,000円 (annual cap: 96,000 yen)	25,700 yen	24,600 yen	290,000 yen
Exempt from resident tax (income below a certain level)		8,000 yen	15,700 yen	-	180,000 yen

Calculation methods

A **Masami Kenpo [insured person less than 70 years of age (30% copayment), for 80,000 yen in total medical care costs for 10 days of outpatient care]**

Recipient	Treatment		Type of care	(A) Total medical care costs (insured portion)	Breakdown of total medical care costs (A)			Benefits/cash benefits for (B)		Name of medical care institution or type of cash benefit (★)
	Year/month	Days			Amount covered by health	Public funds or third-party liability	(B) Patient copayment	Cash benefits/ High-Cost Medical Care Benefits	Reimbursement/ additional benefits	
Masami Kenpo	20XX.09	10	Medical outpatient	80,000	56,000		24,000			△△ Clinic

[Amount covered by health insurance]
Total medical care costs 80,000 yen × 70% = 56,000 yen
[Patient copayment] Total medical care costs 80,000 yen × 30% = 24,000 yen

B **Kaoru Kenpo [dependent less than 70 years of age (30% copayment), for 1,000,000 yen in total medical care costs for 11 days of inpatient care]**

Recipient	Treatment		Type of care	(A) Total medical care costs (insured portion)	Breakdown of total medical care costs (A)			Benefits/cash benefits for (B)		Name of medical care institution or type of cash benefit (★)
	Year/month	Days			Amount covered by health	Public funds or third-party liability	(B) Patient copayment	Cash benefits/ High-Cost Medical Care Benefits	Reimbursement/ additional benefits	
Kaoru Kenpo	20XX.09	11	Medical inpatient	1,000,000	700,000		300,000	207,060	67,000	○○ General Hospital
				21,900	5,400		16,500			★ Inpatient Meal Expenses

[Amount covered by health insurance]
Total amount 21,9000 yen - patient copayment 16,500 yen
= 5,400 yen
[Patient copayment] Per-meal amount 550 yen × 30 times = 16,500 yen

[High-Cost Medical Care Benefits]
* Cost-sharing maximum amount for August 2026-July 2027 applied
Patient copayment 300,000 yen - cost-sharing maximum amount 92,940 yen (*)
= 207,060 yen

*Cost-sharing maximum amount
(standard monthly remuneration 280,000-500,000 yen)
85,800 yen + (total medical care costs 1,000,000 yen - 286,000 yen) × 1%
= 92,940 yen

[Reimbursements/additional benefits]
Patient copayment 300,000 yen - High-Cost Medical Care Benefits 207,060 yen - 25,000 yen
= 67,940 yen → 67,000 yen (rounded down to the nearest 1,000 yen)

C **Ichiro Kenpo [dependent aged 70 or older (20% copayment), for 20,000 yen in total medical care costs for three days of outpatient care]**

Recipient	Treatment		Type of care	(A) Total medical care costs (insured portion)	Breakdown of total medical care costs (A)			Benefits/cash benefits for (B)		Name of medical care institution or type of cash benefit (★)
	Year/month	Days			Amount covered by health	Public funds or third-party liability	(B) Patient copayment	Cash benefits/ High-Cost Medical Care Benefits	Reimbursement/ additional benefits	
Ichiro Kenpo	20XX.09	3	Dental outpatient	20,000	16,000		4,000			□□ Dental Clinic

[Amount covered by health insurance]
Total medical care costs 20,000 yen × 80% = 16,000 yen
[Patient copayment] Total medical care costs 20,000 yen × 20% = 4,000 yen