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Growing Importance of Health Insurance Association DataHealth Service

Challenges: Increasing cost of medical care for the elderly

Policy Research Dept.
Miku Ishibashi

Summary

- While the financial burden on the medical care system for the elderly is increasing, health insurance associations have been actively involved in the promotion of preventive health care of their members. The average implementation rate of specific health guidance in fiscal 2019 was still low at 27.4% (government target: 45% or more), but the average implementation rate of specific health checkups was 79.0%, exceeding the government target of 70%.
- Under the system of addition/ subtraction of support coverage for elderly in the latter stage of life, addition standards and addition rates have been raised by insurers with low implementation rates of specific health checkups and specific health guidance since fiscal 2018. Initiatives to improve the implementation rate will become even more important from a financial perspective.
- Scientific approaches based on data have been required for the health services of health associations (DataHealth plans), and the momentum is increasing. The data of specific health checkups and specific health guidance collected by health insurance associations is indispensable to building a foundation for the utilization of medical big data promoted by the government.
- For corporations, improvement of the quality of life (QOL) of employees is very important, and systems have been put in place to evaluate health management through collaboration with health insurance associations. DataHealth efforts by health insurers will become increasingly important as corporate management strategy. However, in order for health insurance associations to strengthen their health services, they must rise to the challenge of restraining the increase in medical costs for the elderly.

Attention

This report is a summary translation. The official document is only in Japanese.