

8 August 2022 (No. of pages:1 )

Japanese report: 27 Jul 2022

# Strengthening of Health Services Required of Health Associations

*With financial stability on the horizon, now is the time  
for the parent company to take advantage of  
opportunities*

Policy Research Dept.  
**Miku Ishibashi**

## Summary

- The current account balance of health insurance associations has continued in the black for seven consecutive years through FY2020, and it seems that their financial deterioration has ceased, with the proportion of associations with positive financial balances approaching 70%. However, since the baby boom generation will be 75 years old or older in FY2023, there is concern that the finances of health insurance associations, which must bear a certain proportion of medical expenses for the elderly, will deteriorate further.
- Needless to say, despite the decline in the rate of doctor visits by people 75 years of age or older since the outbreak of COVID-19, the recent number of insurance claim receipts for people over the age of 75 has exceeded the level before the outbreak of COVID-19 due to growth in the late-stage elderly population. The increase in the number of late-stage elderly people appears to have had an adverse effect on health insurance finances. Improvements in the medical care system continue to be important.
- On the other hand, the surplus reserves of health insurance associations reached their highest level since fiscal 2008, and their current financial condition is relatively stable. With the ratio of contributions for medical care for the elderly approaching 50% of mandatory expenses, health insurance associations are now required to further strengthen health care services for their members in order to increase the satisfaction of insured persons and control future growth in benefit costs.

## Attention

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