

# What Health Insurance Associations Can Do About Increasing Burden of Contributions

## Efficient benefit control is expected through analysis of receipt data

Policy Research Dept.  
**Miku Ishibashi**

### Summary

- Health insurance associations are expected to post a current account deficit of -82.5 bil yen in FY2021, the first deficit in eight years.
- This is partly due to the impact of an increase in contributions for medical treatment of the elderly, but also due to the fact that statutory benefit expenses for participants have consistently grown, except in fiscal 2020, when COVID-19 was spreading. In the past, health insurance associations have endeavored to curb the growth of medical expenditures by promoting prevention and health promotion through the implementation of specified health examinations and specified health guidance, and by promoting the use of generic drugs.
- However, there are concerns that the contribution burden, which health insurance associations cannot control directly, such as through a review of the way in which medical expenditures for persons in the early-stage of old age are borne, will increase further. Though a review of the burden and benefits of elderly medical care is required, it is also necessary to further improve the efficiency of the medical benefit cost for the participants, which is something the health insurance association can do itself.
- It is expected that the analysis of receipt data will be effectively utilized not only for the promotion of the use of generic drugs, but also for the optimization of medical examination behavior, the utilization of refill prescriptions, and the recommendation of having a family physician.
- However, whether or not it is effective for health insurance associations to encourage members to use the primary care medical function depends greatly on the definition of that function, which the government is trying to advance, and the way in which the reporting system should be adopted. Therefore, it is necessary to pay attention to discussions regarding future institutional design.

Attention

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