野村総合研究所

Social Insurance

Sep＆Oct　2018

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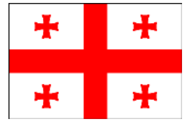
Agenda

- About the structure of social insurance in Georgia
- On the mechanism of social insurance in Japan
- Regarding institutional design

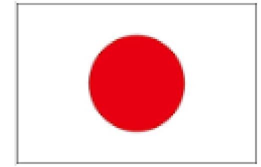


About the structure of social insurance in Georgia

- In Georgia, hospitals are privatized and many hospitals are private hospitals.
- Many citizens subscribe to voluntary insurance issued by insurance companies and are consulted at private hospitals.
- In addition, income tax and other mechanisms collected from income are very simple.
- Private hospitals have strong relationships with insurance companies. An insurance company owns a private hospital under umbrella and is making it business.

Hypothesis

- Does it make effective use to medical treatment from collected taxes?
- Whether medical care fee criteria are appropriately set?
- Is fair collection and distribution possible?



On the mechanism of social insurance in Japan

- Taxes and social insurance schemes in Japan are very complex.
- Since the progressive taxation system is applied, high-income earners have high tax rates.
- In order to respond to the aging society, we have introduced a system called long-term care insurance.

Deducted from salary(main Tax and Insurance)

- Tax
  - Income tax
  - Inhabitant tax
- Social insurance
  - Health insurance
  - Long-term care insurance
  - Welfare pension
  - Employment insurance

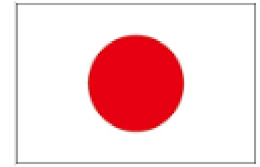
About medical insurance

Social Health Insurance

- It is based mainly on national health insurance and corporate health insurance.
- People belonging to the company use the company's health insurance.
- Many people pay 30% of medical expenses.
- Therefore, we will pay 30% at a hospital etc. The remaining 70% will be billed by the medical institution to the country and will be paid to the medical institution in about three months.
- Therefore, it is possible to consider how the people understand how the people use medical expenses and how to reduce medical expenses.
- For example, there are things such as prevention by medical examination and recommendation of generic medicine.

Optional insurance

- In order to alleviate the burden of medical expenses, we contract with private insurance companies for optional insurance against injury, illness, hospitalization etc.
- You can reduce the burden of expensive medical expenses when you are hospitalized.
- It is often used in homes with frequent visits to hospitals such as children and elderly people.



About Medical checkup

In Japan

- It is basically obligatory to have a health check once a year in company and at school.
- The main reason for health checkup at school is confirmation of child's growth.
- Companies will respond appropriately according to the Labor Standards Law and others.
- Corporate health checks are mainly due to health care of employees and reduction of health insurance premiums.
- If you can find disease early, it will lead to a reduction in medical expenses.
- It is preventive medicine ,too.
- In recent years, lifestyle guidance has also been introduced to prevent lifestyle diseases.

In my company

- Regarding the examination of gastric cancer, we check the existence of Helicobacter pylori by blood test with a simple kit beforehand.
- And there is further inspection of stomach camera and barium.
- Of course, women also have exams for breast cancer and cervical cancer.
- We can find disease quickly and can work in healthy condition.

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Career

2008 Nomura Research Institute
2013 Corporate Finance Consulting Department
2015 Nomura Agri Planning & Advisory
Acquired agricultural management advisor
2016 Management Consulting Department
2017 Financial Consulting Department

Specialized field

Major fields of expertise

- Medical: M & A, reviewing agriculture entry, reviewing community creation projects, reviewing CCRC, examining improvement of hospital food self-sufficiency rate,sports
- Nursing care: M & A, PMI (consolidation and consolidation of each business and management efficiency)
- Agriculture field projects in Japan and overseas, management strategy · marketing · capital policy · management strategy etc.
- M & A · Business revitalization advisory
- Formulation of management strategy
- Legal system and management strategy, institutional design and effect measurement, capital market policy
- Agricultural finance, composition of two-step loan
- Improvement of the financial system of developing countries
- Development and operation of energy business, overseas business, renewable energy

Agricultural Management Advisor of Japan

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