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## *Let's Give More Support to Mothers and Children*

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There has been a series of media reports about pregnant women being rushed to hospital by ambulance only to be denied admission. The media naturally criticized the hospitals concerned as well as the shortages of obstetricians. However, they later reported that the women were to blame for not having undergone medical examinations during their pregnancy and for arriving at the hospital for the first time only after the onset of labor. The media concluded that hospitals could not be blamed for not admitting such women. It subsequently emerged that the number of such women has been increasing. The fact is that the number of pregnant women who are unable to undergo medical check-ups because of their financial circumstances is on the increase.

This paper is a study of governmental support for pregnant women and infants centering on the healthcare system.

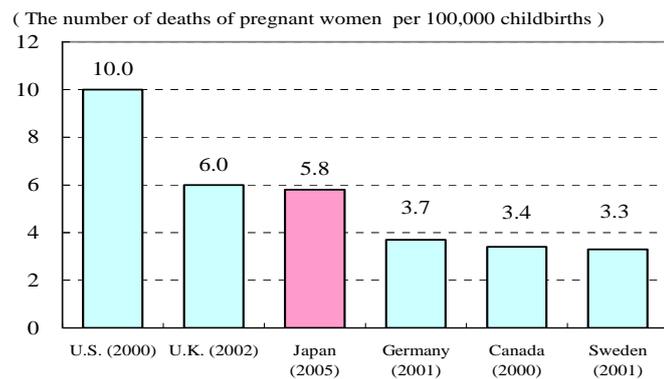
### *In Japan, Healthcare Insurance Does Not Cover Childbirth*

What, then, are the expenses of pregnancy? A medical check-up during pregnancy costs somewhere between 5,000 and 10,000 yen. It is believed that a woman should undergo 13 or 14 check-ups in the course of her pregnancy. Generally, women do not have to pay for two or three of these check-ups, because municipal governments pay for them. Assuming that childbirth involves hospitalization for five to seven days, normally, the cost would be approximately 400,000 yen, which women must pay at the time of their discharge. This means that a pregnant woman must be able to pay 500,000 yen to have her baby. Of this amount, 350,000 yen is later reimbursed as a childbirth allowance. Therefore, the actual expense is approximately 150,000 yen. The problem is that an increasing number of women are unable to pay this amount.

Under the Japanese health insurance system, pregnancy is not regarded as an illness. Therefore, in principle, a pregnant woman must pay for her check-ups and childbirth, which is not regarded as an illness either. There are many instances in which what is “normal” in Japan is “abnormal” by international standards. This is one of them. Japan is the only advanced, industrialized country that excludes medical examinations during pregnancy and childbirth from public health insurance coverage. As this writer personally experienced, when a woman becomes pregnant, she feels that she has been excluded from the health

insurance system. While Japan has the lowest mortality rates for many diseases, its mortality rate for pregnant women is higher than that in continental European countries (Chart 1). This fact does not appear to be unrelated to the fact that the health insurance system excludes pregnant women.

**Chart 1 An International Comparison of Maternal Mortality Rates**



Source: The Ministry of Health, Labor and Welfare, *Statistical Abstracts on Health and Welfare in Japan*.

### ***Health Insurance Should Cover Infertility Treatments***

As the Japanese are marrying increasingly later in life, the age of pregnant women has risen, so that today, more than half of all births are by women of 30 years old or over. The older the couple, the higher is the rate of infertility. (According to a U.S. study, the infertility rate is 15 percent for couples in the 30-34 age bracket and 22 percent for those in the 35-39 age bracket.) As a result, couples undergoing infertility treatment are on the increase. The cost of in-vitro fertilization is 300,000-400,000 yen per treatment, and the average period of treatments is said to be more than four years. In many advanced, industrialized countries, including France and Australia, infertility is clearly regarded as an illness and treatments are covered by health insurance.

As the Japanese health insurance system does not cover infertility treatments, couples must pay out of their own pockets. However, municipalities pay subsidies of 100,000 yen per treatment for up to two treatments a year for up to five years. An irregular system like this should be rectified as soon as possible, and infertility should be recognized as an illness and be covered by insurance. We need to support couples who want to have children.

### ***More Benefits for Children***

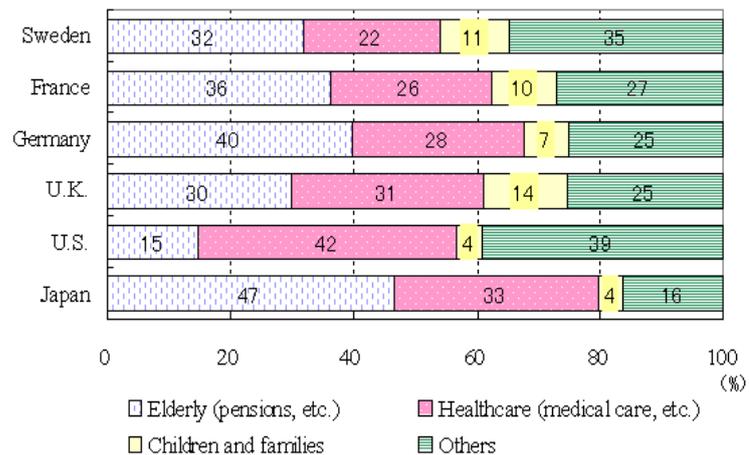
Once a child is born, healthcare benefits for infants are better than those for pregnant women. Medical examinations for infants (at 4, 10 and 18 months after birth and at four years of age) are free. Vaccinations for five diseases are also gratis. In addition, many municipalities partially or fully shoulder the family's portion of payments for healthcare services under the health insurance system before the child enters elementary school at the age of six. These facts considered in isolation suggest that Japan is a nation supportive to childrearing.

A comparison with other countries, however, reveals that child allowance in Japan is still low (monthly payments of 10,000 yen for children zero to 2 years old and 5,000 yen for age 3 through 12, provided the family income is below a certain amount). For parents, taking childcare leave is still extremely difficult and only 50 percent of wages are

guaranteed during the leave. There are not enough nursery schools and the number of children on waiting lists has yet to decline.

The lack of consideration for infants is evident from statistics of the Organization for Economic Cooperation and Development (OECD), which show the composition of social security benefit payments (Chart 2). In Japan, the share of pensions and healthcare is high, with a large portion of social security benefits being paid to the elderly. Ahead of other countries, Japan instituted a nursing care insurance system for the aged, and as a result, the nation's generous benefits for the elderly are unrivalled elsewhere.

**Chart2 An International Comparison of the Composition of Social Expenditure (2003)**



Source: OECD, *Social Expenditure Database*.

The other side of the coin is that benefits for children and families (the childbirth allowance, child allowance, childcare leave benefits, preschool expenses, and others) account for only four percent of total social security benefits. This figure is far below that of Sweden and France and is only on a par with that of the United States. Thus, one cannot say that Japan is giving enough support to children. Sound, healthy life for children and families is imperative for building a bright and prosperous future of Japanese society.

While the government is half-hearted about it, businesses appear to be increasingly willing to provide support to couples having children. Last year, businesses increasing the amount of their cash gift to their employees' newborn babies were in the news quite often. Softbank gives cash presents of one million yen to a couple's third child, three million yen to the fourth child and five million yen to the fifth and subsequent children. Daiwa Securities gives 2.55 million yen each for the third and later children, while Fuji Film gives one million yen each for the third and later children and allows leave of up to one year for the treatment of infertility. After all, children are the treasure of society.

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