

# Disease Management Reporter in Japan

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The National Mandatory Chronic Disease Prevention Program<sup>1</sup> commenced in April 2008, as required under the 2006 health reform law. Insurers nationwide are rolling out new programs.

The Komatsu Health Insurance Society (referred to as “Komatsu Health Insurance” below)<sup>2</sup> has been operating lifestyle-related disease prevention programs for the insureds and their dependents since 1999. Komatsu Health Insurance is implementing the National Mandatory Chronic Disease Prevention Program using these programs.

Komatsu Health Insurance has various lifestyle-related disease prevention programs. Among the dependents of the insureds, Komatsu Health Insurance attaches particular importance to the wife, based on the concept that she is in charge of family health. Under its health check system for wives (Computer Doc), Komatsu Health Insurance sends health questionnaires to member wives, seventy percent of whom respond. Other features of Komatsu Health Insurance include activities promoting health, health programs offered through collaboration with employers and labor union, and the use of external entities as required, in order to provide diverse programs.

Komatsu Health Insurance received the first society award of the Japan Society of Health Support Science (Administrative director Shigeru Tanaka, Professor at Keio University) in the activity category in July 2008 for its series of lifestyle-related disease prevention programs (see Figure 1)<sup>3</sup>.

This report introduces Komatsu Health Insurance’s lifestyle-related disease prevention programs and execution of the National Mandatory Chronic Disease Prevention Program, based on information provided by Naganori Kubota (managing director), Hitoshi Noguchi (administration manager) and Mariko Nakamura (health program supervisor) of Komatsu Health Insurance.

## Komatsu Health Insurance Society Lifestyle-Related Disease Prevention Programs

Figure 1 The scene at the Japan Society of Health Support Science’s first society award receiving ceremony



Note: (from the right) Hitoshi Noguchi, (administration manager of Komatsu Health Insurance Society) and Shigeru Tanaka (administrative director of the Japan Society of Health Support Science)  
Source: The Japan Society of Health Support Science website (<http://jshss.org/news/AW001new2.html>, accessed August 29, 2008)

### Outline of Komatsu Health Insurance

Komatsu Health Insurance is a health insurance society comprised of Komatsu Ltd., a manufacturer and seller of construction machinery and industrial machinery, and sixty associated companies. The society has 59,839 members (average age: 39.9), consisting of 27,896 insureds and 31,943 dependents of which 11,000 are spouses of insureds, as of August 2008<sup>4</sup>. Komatsu Health Insurance has a staff of twelve.

<sup>1</sup> See Atsushi Kobayashi, “Launch of a National Mandatory Chronic Disease Prevention Program in Japan”, *Disease Management & Health Outcomes*, 2008, Vol.16, No.4, pp. 217 - 225.

<sup>2</sup> Health insurance societies are insurers (payers) set up by a company or business organization; most are set up by major companies. The insureds are the employees of the relevant companies and their dependents. Employees of companies that do not have a health insurance society join a health insurance scheme run by the Japan Health Insurance Association with their dependents.

<sup>3</sup> The Japan Society of Health Support Science website: (<http://jshss.org/news/AW001new2.html>, accessed August 29, 2008)

<sup>4</sup> Information provided by Komatsu Health Insurance.

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## Outline of Komatsu Health Insurance Lifestyle-Related Disease Prevention Programs

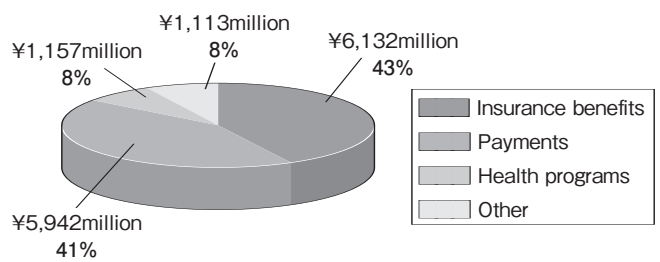
### 1. Basic concept of the health programs

Komatsu Health Insurance's planned budget for fiscal 2008 includes expenditures of ¥14,344 million, comprising ¥6,132 million for insurance benefits (43% of the total), ¥5,942 million for payments including those to the elderly (age 65-74) and advanced elderly (age 75 and older) health-care systems (41% of the total), ¥1,157 million for health programs (8% of the total) and ¥1,113 million for miscellaneous (8% of the total) (see Figure 2).

Figure 3 shows a breakdown of the expenditure of all health insurance societies for fiscal 2008. The aggregate expenditure for the health promotion programs of all health insurance societies is 6% of total expenditures, whereas that of Komatsu Health Insurance is 8%, indicating that Komatsu Health Insurance spends on average one-third more on these programs.

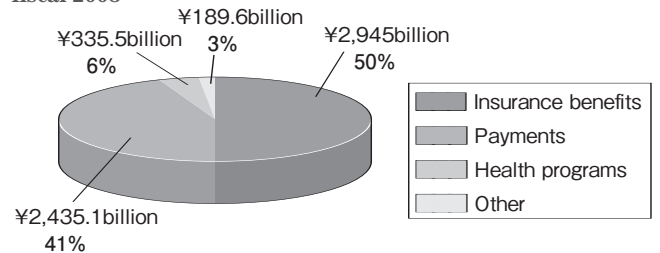
Mr. Kubota said that Komatsu Health Insurance regards expenditure for health programs as an investment, and makes efforts to allocate a large amount of funds for health programs by rationalizing insurance benefits through the implementation of various measures. He also stated that Komatsu Health Insurance is aiming to create a favorable

Figure 2 Komatsu Health Insurance's budget for fiscal 2008



Note: The percentages in the figure are the percentages of the budget. Source: Komatsu Health Insurance

Figure 3 Aggregated health insurance societies' budgets for fiscal 2008



Note: a. Aggregate of the figures of health insurance societies (1,285 societies) that responded to a survey conducted in April 2008 by the National Federation of Health Insurance Societies. b. The percentages in the figure are the percentages of the budget. Source: Sompo Japan Research Institute, based on information from Outline of the Aggregate of Health Insurance Societies' Budgets for Fiscal 2008 by the National Federation of Health Insurance Societies (April 2008) (<http://www.kenporen.com/press/pdf/20080421184636-0.pdf>, accessed August 12, 2008)

Figure 4 Outline of Komatsu Health Insurance's lifestyle-related disease prevention programs

National Project/Policy	Commencement of the National Mandatory Chronic Disease Prevention Programs 2008- →											
	Commencement of THP (Total Health Promotion) 1988- →											Commencement of Healthy Japan 21
Subject	Lifestyle-related disease prevention programs	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
Insureds, Dependents (wives)	<b>KHP Program</b> Health building activities available to everybody family members started participating from 2002	No. of participants		4236	4996	5888	5261	5647	6261	7174	7283	7627
		No. of successful participants		2987	3709	4450	4877	4853	5700	6905	7009	7627
Insureds Dependents (wives)	<b>Health Mail Club</b> Health guidance for lifestyle-related disease prevention family members started participating from 2006	No. of participants										
				297	136	183	146	150	150	157	261	261
Insureds	<b>Health checks for lifestyle-related disease</b>  Komatsu Yu-Yu System Specific health check from 2007											
Dependents (wives)	<b>Health checks for wives</b>  Health check system for wives  Komatsu Yu-Yu System National Mandatory Chronic Disease Prevention Program from 2007											
Insureds Dependents (wives)	<b>Healthy Cooking Club</b> Guidance on diet for lifestyle-related disease prevention											
Insureds Dependents (wives)	<b>Cancer test using mail</b> Implemented in the system from 2005	*Colon cancer, lung cancer, uterine cancer, prostate cancer, stomach cancer										
Insureds	<b>Dental check</b> *Every other year Performed every year from 2008											

Source: Komatsu Health Insurance

cycle whereby future health care costs are suppressed by preventing the onset and worsening of diseases through programs that improve health, such as lifestyle-related disease prevention programs.

**2. Outline of lifestyle-related disease prevention programs**

Figure 4 is an outline of Komatsu Health Insurance's lifestyle-related disease prevention programs. These programs are described below. Many programs are provided through collaboration with the employers and the labor union, rather than from Komatsu Health Insurance alone.

**(1) The Komatsu Health Promotion Program (the KHP Program)**

The KHP Program was introduced as a lifestyle-related disease prevention program, open to all of the insureds and their dependents. The KHP Program operates through collaboration between Komatsu Ltd., Komatsu Union (the company labor union) and Komatsu Health Insurance. The KHP Program allows participants to choose their own health targets that are appropriate for the current state of their health and lifestyle from among the targets listed, and to check their progress using a record sheet (see Figures 5 and 6). This program was offered to the insureds and their spouses between fiscal 1999 and 2001. In fiscal 2002, participation was extended to all members of the insureds' families. The program was based on the THP (Total Health Promotion Plan)<sup>5</sup> operated by the Ministry of Health, Labour and Welfare since 1988.

Twenty targets are listed in the four categories of: diet improvements, having a pleasant lifestyle, insufficient exercise solutions and habit improvements. For example, the diet improvements category has six targets: a balanced diet, eating more vegetables high in beta-carotene and dietary fiber, weight reduction, vitamin and mineral supplements, reduced salt and reduced dietary fat. Participants choose a minimum of two targets appropriate for their state of health and lifestyle from among the twenty targets listed and record their performance daily on a record sheet for two months (October and November). Printed target explanations and record sheets are distributed to the insureds at their places of employment and mailed to dependents. After the two-month period, the participants send their record sheets to Komatsu Health Insurance (the insureds may also report their performance using their employer's intranet). Komatsu Health Insurance presents awards of success to participants who met their targets in the two months, and awards of continuation to participants who met at least two of their targets in the

Figure 5 KHP explanation

Source: Komatsu Health Insurance

Figure 6 KHP record sheet

Source: Komatsu Health Insurance

following six months. There were 7,627 participants in fiscal 2007<sup>6</sup>.

**(2) Health Mail Club**

The Health Mail Club program was started in fiscal 1999 to provide health guidance for lifestyle-related disease prevention by phone and in print to insureds who work at company sites without occupational health physicians. The subjects are the insureds who work in these sites having higher than standard values of blood pressure, neutral fat or total cholesterol. They are provided with health guidance based on behavioral change theories, by phone or in print, for one year. The program was used by about 250 people annually. The Health Mail Club ceased in fiscal 2007, after the implementation of the National Mandatory Chronic Disease Prevention Program.

<sup>5</sup> See Japan Industrial Safety and Health Association website for the THP. (<http://www.jisha.or.jp/health/index.html>, accessed September 24, 2008)  
<sup>6</sup> Target achievement is determined based on the self-declarations in the record sheets.

(3) Health check system for wives (Komatsu Yu-Yu System for dependents)

The health check system for wives was implemented in fiscal 2005 as a lifestyle-related disease prevention program for the dependents of insureds, mainly spouses. The program is run by Komatsu Health Insurance with support from the employers and the labor union. In this program, health risk questionnaires called Computer Doc (see Figure 7) are sent to the participants. The questionnaire comprises about 300 questions on the state of health and lifestyle. Participants fill in the questionnaire and return it to Komatsu Health Insurance. Some participants who returned the completed questionnaire win gifts, as an incentive to participate. The completed questionnaires are analyzed, and the results given to the participants as checkup results together with advice on the state of their health and lifestyle (see Figure 8). The Computer Doc results are designed to motivate participants into having regular checkups, to learn about disease, and to promote lifestyle improvements.

The Komatsu Yu-Yu System is an enhancement of the health risk questionnaire system for wives; based primarily on the Computer Doc. Under the Komatsu Yu-Yu System, information about cancer tests and the Healthy Cooking Club are mailed to participants, together with the Computer Doc questionnaire. Participants who return the questionnaires are given a results pamphlet (the Yu-Yu Health Check pamphlet) together with their Computer Doc health check results, allowing them to bring this additional information to their next regular physical checkup. Participants considered to require health guidance based on their Computer Doc health

check results receive health guidance leaflets (the Yu-Yu Support Course). There are three courses of health guidance to match participants' state of health (see Figure 9). Komatsu Health Insurance is currently designing their efforts to implement the National Mandatory Chronic Disease Prevention Program, using the Komatsu Yu-Yu System (details below).

(4) Komatsu Yu-Yu System for the insureds

Komatsu Health Insurance also offers the Komatsu Yu-Yu System, which is a program for the insureds' dependents (wives), to the insureds. The flow of the program for the insureds is almost the same as for the depend-

Figure 7 Computer Doc Health Risk Questionnaire (front page)



Source: Komatsu Health Insurance

Figure 8 Sample of Computer Doc Health Check Results (Health Advice)



Source: Komatsu Health Insurance

Figure 9 Komatsu Yu-Yu System Leaflet (For Dependents)



Source: Komatsu Health Insurance website at (<http://www.komatsu-kenpo.or.jp/member/hoken/2/4.html>, accessed September 24, 2008)

ents, except for the assistance by the employers, such as distributing Computer Doc health questionnaires at the workplace.

(5) Other

In addition to the programs mentioned above, Komatsu Health Insurance runs the Healthy Cooking Club program that provides guidance on diet to prevent lifestyle-related diseases and various cancer test using mail programs for the insureds and their dependents, and dental checkup program for the insureds.

3. Motivating dependents (spouses)

One of the features of Komatsu Health Insurance's health programs is an active approach to the insureds' spouses (mainly wives), who are dependents of the insureds. This is because Komatsu Health Insurance believes that wives are the core of the family; So, if wives are motivated, they will be able to improve the lifestyle of the whole family. First of all, Komatsu Health Insurance urged wives to make improvements in the way they live, and to learn about healthy diets and lifestyles. Motivating wives would help them to pay attention to the daily household diet, and to advise their families to live healthy. The insureds would therefore be persuaded to look after themselves, not only at work, but also at home. Motivating wives would also be very effective in improving the health of children. Komatsu Health Insurance believes that motivating wives promotes the health not only of the wives themselves, but also of the other members of the families. Komatsu Health Insurance has thus made efforts to directly approach the insureds' dependents.

(1) To directly access dependents (wives)

When health insurance societies distribute leaflets at the places of employment of the insureds for the insureds to take home, many insureds put the leaflets in the trash. Therefore, Komatsu Health Insurance needed to have a method to directly access dependents. From January to March 2005, Komatsu Health Insurance asked all of the insureds for the addresses of their dependents in order to send leaflets, documents, etc., directly to the home. Mail containing these documents arrives at homes frequently mixed with other direct mail, so Komatsu Health Insurance uses pink envelopes to make recipients instantly aware that it is from Komatsu Health Insurance.

(2) Programs to motivate dependents (wives)

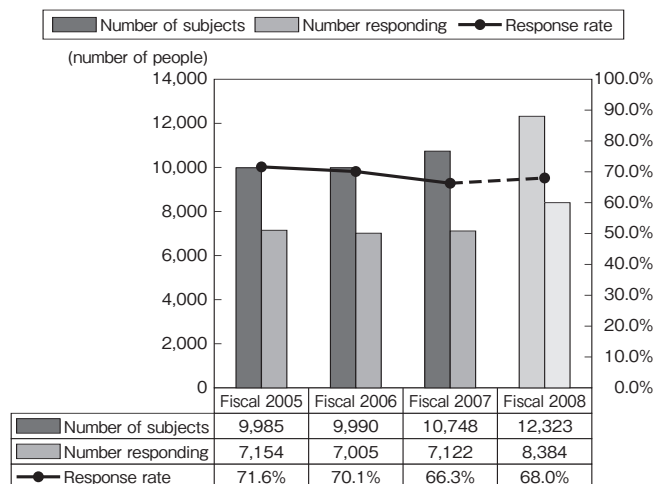
Komatsu Health Insurance started a program called health check for wives in 1999, under which wives of the insureds could receive health checkups covering lifestyle related diseases at a discount of ¥8,000, regardless of their age. However, the participation rate was low, at an average of only four percent. One reason was that leaflets did not reach many wives, as described above. Another reason was that wives were not used to having checkups, so they felt that going to hospitals for checkups was troublesome. Wives did not know the state of their health, because they did not have health checks. On the other hand, many wives wanted checkups and wanted to know about the state of their health.

Under these circumstances, a health check system for wives using Computer Doc was introduced to provide the wives with chances to learn about their health and to raise the participation of the checkup program. As stated

above, wives can answer questions concerning their health at home because the health questionnaires are sent directly to wives with Computer Doc. The health questionnaires, with about 300 questions, give a detailed understanding of the state of health and lifestyle. Komatsu Health Insurance decided to include incentives to promote the rate of return of the questionnaires. The organization gave out prizes of healthy food to some of the wives who returned the questionnaires, whereas they withdrew the health check discount to wives who did not return the questionnaire. Also, Komatsu Health Insurance sent follow-up letters to wives who had not returned the health questionnaires, urging them to do so. In fiscal 2005, the year the new system was introduced, about seventy percent of the wives returned the questionnaires, due to their increased interest, the incentives, and follow-up. (see Figure 10).

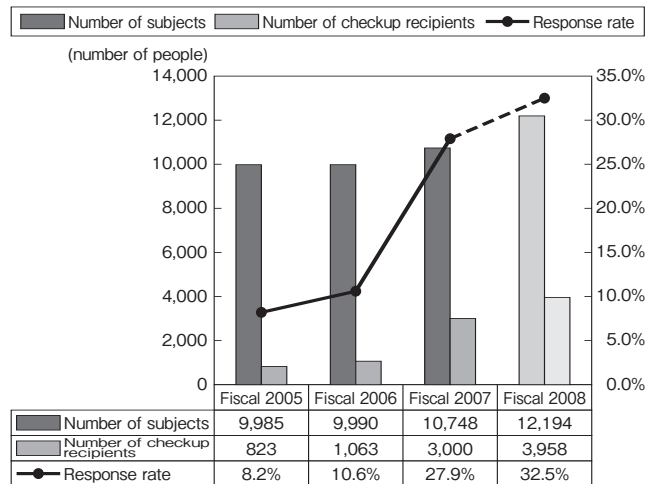
The health new check system for wives raised their health awareness, and increased their participation rate for the checkups, including general health checks, to about 28 percent in fiscal 2007 (see Figure 11).

Figure 10 Change in the state of implementation of the health check system for wives



Note: a. Left axis: number of subjects, number responding; right axis: response rate.  
 b. The figures for fiscal 2008 are for wives and other dependents (as at October 14, 2008).  
 Source: Komatsu Health Insurance

Figure 11 Change in the take-up of health checks by wives



Note: a. Left axis: number of subjects, number of checkup recipients; right axis: response rate.  
 b. The figures for fiscal 2008 are for wives and other dependents (as at October 14, 2008).  
 Source: Komatsu Health Insurance

## Operation of Komatsu Health Insurance

### 1. Lifestyle-related disease prevention programs in collaboration with employers and labor union

A key feature of the lifestyle-related disease prevention programs of Komatsu Health Insurance is the collaboration between Komatsu Health Insurance, the employers comprising Komatsu Health Insurance (Komatsu Ltd. and the group companies), and the labor union whose members are the insureds. Komatsu Health Insurance, the employers and the labor union met to discuss lifestyle-related disease prevention programs in the planning stage in order to set the aims, understand the significance, and allocate roles, for the programs. Through these discussions with the employers and the union, Komatsu Health Insurance' programs have been improved. Since all three organizations work together for the benefit of the programs, they run more efficiently than if each organization simply promoted their own aim. For example, pamphlets about lifestyle-related disease prevention programs given to the insureds have the names of the employers and the labor union, together with the name of Komatsu Health Insurance. The fact that the programs are promoted not only by a health insurance society, but also by their employers and labor union, better motivates the insureds to participate. Whereas, invitations to participate in the same programs sent only from other health insurance societies in Japan are sometimes insufficient at attracting significant participation. In this case, the employer may need to have their managers encourage their subordinates to participate in the programs, to increase participation. Having labor unions notify their members of such programs is also effective in Japan. However, Komatsu Health Insurance's health programs are unique in that they are supported through collaboration between the three parties.

According to Mr. Kubota, setting up the system, with health programs operated through collaboration between the three parties, was possible because the employers and the labor union have been cooperating with each other in health and safety, and employee welfare, for a long time. Komatsu Health Insurance joined the employers and the labor union, which have enjoyed a strong relationship for a long time, to form a close cooperative relationship between the three parties. The labor union gives constructive advice on Komatsu Health Insurance's programs, has a high priority on members' health, and facilitates the running of the programs through collaboration between the three parties.

Concerning Komatsu Health Insurance staff, the personnel department manager of Komatsu Ltd. also works as the administrative director of Komatsu Health Insurance, and the managing director of Komatsu Health Insurance is appointed from among people with work experience in Komatsu Ltd.'s personnel division, which means that personnel are exchanged between Komatsu Health Insurance and Komatsu, the main employer.

The welfare of employees is affected by their firms' business results. When business is bad, spending on employee welfare is cut, impacting on programs to maintain and promote employee health. Mr. Kubota believes that health insurance society health programs support the employer programs to maintain and promote employee health, in steadily providing health programs to employees, even when employer program suffer.

### 2. Outsourcing

In fiscal 2008, the number of Komatsu Health Insurance staff amounted to twelve. Of these, three are chiefly working on health programs. The health program supervisor, Ms. Nakamura, said it is possible for only three staff to provide diverse health programs. Because many of the lifestyle-related disease prevention programs mentioned earlier are outsourced.

Often in the case of outsourcing, specialist businesses prepare and execute programs without sufficiently incorporating the outsourcing organizations' intentions. Also, organizations lacking specialized knowledge themselves have difficulty managing outsourced programs. Komatsu Health Insurance considers it is important for the program providers to thoroughly understand Komatsu Health Insurance's philosophy and the purposes of its health programs, so Komatsu Health Insurance provides detail explanation to the providers. Nevertheless, in the early stage of outsourcing, health programs sometimes failed to meet the expectations of Komatsu Health Insurance because of insufficient understanding of the philosophy and purposes. However, even in these cases, the contractors gradually gained an understanding of the philosophy and purposes through discussion while running the health programs. Komatsu Health Insurance increased the understanding of the particular characteristics of each contractor by using more than one. Companies contracted by Komatsu Health Insurance for a long time have built a trustworthy relationship with them and are able to provide health programs meeting the intentions of Komatsu Health Insurance without receiving detailed instructions.

The knowledge gained through the active use of contractors helped in setting up an organization where a few firms provide programs by making the most of their strengths, and collaborating with each other in the execution of the National Mandatory Chronic Disease Prevention Program.

## Execution of the National Mandatory Chronic Disease Prevention Program

### 1. Outline of the execution

Komatsu Health Insurance is making efforts to comply with the National Mandatory Chronic Disease Prevention Program, including increasing the number of participants, regarding the program as an investment for lifestyle-related disease prevention based on its current lifestyle-related disease prevention programs. The philosophy, instruments and collaborative relationship with the contractors that Komatsu Health Insurance has built through its lifestyle-related disease prevention activities are used to determine content and to establish the system. The following is an outline of the features.

#### (1) Subjects

Komatsu Health Insurance believes that it is more

<sup>7</sup> The diagnostic criteria for metabolic syndrome in Japan are as follows.

#### Visceral fat accumulation

Abdominal circumference

Male  $\geq$  85 cm

Female  $\geq$  90 cm

In addition to the above, two or three of the following

Triglyceride level  $\geq$  150 mg/dL

and/or high-density lipoprotein-cholesterol level  $<$ 40 mg/dL

Systolic blood pressure  $\geq$  130 mmHg

and/or diastolic blood pressure  $\geq$  85 mmHg

Fasting blood glucose level  $\geq$  110 mg/dLg

important to prevent metabolic syndrome<sup>7</sup> rather than to support sufferers of metabolic syndrome. Therefore, it has defined all of the insureds (25,564 insureds as of the end of March 2008) and their spouses (11,040 as of the same date) as subjects<sup>8</sup> of the National Mandatory Chronic Disease Prevention Program, regardless of their age.

## (2) Activities to raise awareness (PR)

Komatsu Health Insurance prepared pamphlets for the insureds, for distribution at work, and pamphlets for their dependents, to be sent to their homes. The labor union wrote about the necessity of, and gave details about, the National Mandatory Chronic Disease Prevention Program in union papers distributed to the insureds. Komatsu Health Insurance and the labor union are trying to stress the importance of the National Mandatory Chronic Disease Prevention Program to the insureds, by raising awareness of the program through collaboration.

## (3) Procedures

Komatsu Health Insurance devised the National Mandatory Chronic Disease Prevention Program based on the Komatsu Yu-Yu System with Computer Doc in the health check system for wives, rather than re-investing the National Mandatory Chronic Disease Prevention Program from scratch. The insureds complete Computer Doc health questionnaires before their specific health checks to gain an understanding of their lifestyles. The insureds bring the completed Computer Doc health questionnaires when they receive their metabolic syndrome specific health checks, which are provided together with the regular health checks offered by the employers. The dependents return the completed Computer Doc health questionnaires by mail, as in previous years. Leaflets of specific health checks are sent together with Computer Doc analysis result sheets. Dependents receive specific health checks at hospitals contracted by Komatsu Health Insurance. The National Mandatory Chronic Disease Prevention Program run by Komatsu Health Insurance has one step more (Computer Doc health questionnaires) than those operated by others. Komatsu Health Insurance expects that its method of using programs it already had and which were understood by the participants, will be effective in having a high rate of participation.

## (4) Risk Factor Categories

Komatsu Health Insurance has its own categories in addition to those set by the Ministry of Health, Labour and Welfare (a category requiring vigorous support, and a category requiring support to motivate). Komatsu Health Insurance provides health guidance to people who have only one risk factor, even though such people do not require intervention program according to the ministry. Komatsu Health Insurance further divides the subjects — the insureds and their dependents — into smaller categories by setting a category of people who can exercise and a category of people who cannot in the category requiring vigorous support, the category requiring motivational support only.

## (5) Intervention program

Face to face health guidance is not provided to the dependents. This is because it is difficult to persuade the dependents to visit places where health guidance is

offered and to secure the people and the places to provide the guidance. Mr. Noguchi said that they achieve considerable results by offering health guidance on the telephone as part of the Health Mail Club and they endeavor to generate good results with programs they can offer, rather than sticking to systems.

## 2. Setting up an organization

Komatsu Health Insurance has been active in outsourcing health programs, and also outsources the National Mandatory Chronic Disease Prevention Program to a few companies, chosen in consideration of their past performance. Komatsu Health Insurance assigns a few companies to soundly operate the program because the companies are specialized in different fields and they each cover only part of Japan. Komatsu Health Insurance outsources health checkups to two firms, assigns five firms for health guidance, and some others to connect processes and make adjustments between processes. An organization comprising ten businesses was set up to promote collaboration for the smooth operation of the program. These contractors are highly specialized with their own philosophies, but sometimes have different opinions about the running of the program. Komatsu Health Insurance appoints one with extensive experience in subcontracting for Komatsu Health Insurance, which may be trusted, as a leader of the organization, to settle differences in opinions between the other companies.

## Future Issues

Komatsu Health Insurance has produced good results with a series of lifestyle-related disease prevention programs and is smoothly implementing the National Mandatory Chronic Disease Prevention Program. Nevertheless, the National Mandatory Chronic Disease Prevention Program, which has just started, does have problems. First of all, Komatsu Health Insurance has to educate the insureds and their dependents on the purposes of the program so that they willingly have health checks and guidance for their own health. Deepening of the insureds' understanding at the workplace means that the employees regard receiving health checks and guidance as a work responsibility. The rate of take-up of health guidance will rise if the resistance of the subject people and those around them, to receiving health guidance in working hours disappears.

Although Komatsu Health Insurance works with the employers and the labor union as mentioned above, awareness of the insureds and their dependents is still inadequate. Komatsu Health Insurance believes that just asking senior management for assistance is not sufficient to raise the awareness of the insureds at the workplace, so it provides explanations directly to managers at business premises from time to time.

The National Mandatory Chronic Disease Prevention Program is an extensive program requiring a lot of resources. It is important to gain the understanding of the employers and the insureds, who pay the costs, assess the effectiveness of the program, and to provide explanations to the employers and the insureds to promote the program. Komatsu Health Insurance is planning to assess the data

<sup>8</sup> Dependents other than spouses aged between 40 and 74 are subjects (1,200 applicable dependents as of the end of March 2008).

step by step. They will analyze the correlation between the answers to Computer Doc health questions concerning lifestyle and the results of specific health checks in order to confirm the relationship between lifestyle and the results of specific health checks. The analysis results will be checked against the results of specific health checks to be held in the next year to analyze the effect of change in lifestyle. Komatsu Health Insurance's long-term target is analysis of the effect of the National Mandatory Chronic Disease Prevention Program on medical costs.

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**About our organization**

Sompo Japan Research Institute Inc., a think-tank of Sompo Japan Group, was established in 1987 as the first think-tank in the non-life insurance industry in Japan. We conduct research and development, and provide information in various areas such as insurance, medicine, healthcare, social security and finance.

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