

Based on the characteristics of medical services, Japan, which employs the nationwide insurance system and medical fee compensation system, has become the world's longest longevity country with advances in medical technology. In Japan, as the elderly population increases, the increase in national medical expenses also continues to increase. In order to suppress the public expenditure input of national medical expenses while the financial situation is tight, this research is based on the virtual market evaluation method, and the self-pay rate of the elderly for the future medical system reform in Japan. We have verified empirically how it affects the consultation behavior. Estimation was conducted using individual data of "Survey on Health and Retirement" conducted by the National Social Security and Population Research Institute research project from 2008 to 2010. When the patient's self-pay rate is further raised from 10% to 20%, it is found that the number of hospital visits per month tends to decrease about 2 times. Based on the estimation results of this study, it can be said that raising the self-pay rate for the elderly is one effective means as an increasing policy for curbing national medical expenses. In particular, although it was confirmed that raising the self-pay rate of the middle-aged group (over 45 years old to under 65 years) greatly contributes to suppression of medical examination, how to reduce medical examination at middle age to health at the elderly age Whether it will have an impact is a subject to be studied in the future.