

National Health Insurance “*Kokumin Kenkou Hoken*”

■ Outline

National Health Insurance is a system in which benefit payments are made to subscribers in events of sickness, injury, childbirth, or death.

Individuals who have a registered address in the city and are not enrolled in their employer's health insurance are required to join the National Health Insurance plan (even if they are part of a private medical insurance plan; this includes family members). Due to an amendment in the law on July 9, 2012, individuals who possess a Resident “*Zairyu*” Card and Resident Record “*Jyumin Hyou*” are eligible for receiving the insurance.

■ Procedures for enrollment

If any of the following circumstances apply, you are required to enroll in National Health Insurance within 14 days:

- Having moved to the city either from a foreign country or another municipality
- Termination of one's employment health insurance plan
- Birth of child
- Discontinuation of public assistance (welfare) “*Seikatsu Hogo*”

➤ The items needed at time of enrollment are as follows:

Resident “*Zairyu*” Card or Special Permanent Resident Certificate “*Tokubetsu Eijyusha Shoumeisho*,” Certificate of Withdrawal from Social Insurance “*Shakai Hoken Ridatsu Shoumeisho*” if terminating one's employment health insurance plan, My Number (Notification) Card

➤ Where to apply:

National Health Insurance Division “*Kokumin Kenkou Hoken-Ka*”, various Community *Gyousei* Centers (excluding Ota and Yabuzukahonmachi *Gyousei* Center), Yabuzukahonmachi Government Building (1F / Yabuzukahonmachi Service-*Kakari*), or at Service Centers.

■ Procedures for forfeiture

If any of the following circumstances apply, it is necessary to make a Notification of Forfeiture for your National Health Insurance “*Soushitsu Todoke*” within 14 days:

- Going to a foreign country or moving out of the city to another municipality
- Joining your place of employment's health insurance plan
- Death
- Becoming a recipient of public assistance (welfare) “*Seikatsu Hogo*”

➤ Please bring the following when filing for forfeiture:

Resident “*Zairyu*” Card or Special Permanent Resident Certificate, National Health Insurance Card, (in cases of forfeiting due to enrollment in your workplace health insurance,) the newly issued insurance card is required, and My Number (Notification) Card

➤ **Where to apply:**

National Health Insurance Division “*Kokumin Kenkou Hoken-Ka*,” various Community “*Gyousei*” Centers (excluding Ota and Yabuzukahonmachi *Gyousei* Center), Yabuzukahonmachi Government Building (1F / Yabuzukahonmachi Service-*Kakari*), or at Service Centers.

※ You will not be able to have your place of employment file the required paperwork, so please have the actual individual or family member follow the correct procedures. Please be aware that if a notification is not made, the forfeiture of one’s National Health Insurance cannot be completed and you will still be enrolled in the National Health Insurance.

※ In case of departing from Japan or moving out of Ota City, a Notification of Moving Out “*Tenshutsu Todoke*” is required.

Even in cases of departing Japan (with a re-entry permit) and not making use of one’s insurance, a Notification of Moving Out “*Tenshutsu Todoke*” is required.

■ Medical consultations and payment benefits

In cases of receiving medical consultations at a hospital or by a doctor, please make sure to present your insurance card. By presenting your health insurance card, you will only have to pay 30% of the medical expenses after treatment.

However, the following will be at your expense:

- Health examinations and preventive vaccinations
- Normal pregnancies, and abortions due to financial reasons
- Plastic surgery and orthodontic treatment
- Injury while commuting or on the job, and work-related sicknesses (subject to work-related accident insurance “*Rodo Saigai Hoken*”)

For the following circumstances, insurance benefits will be subject to restrictions / limitations:

● Illness or injury caused by crime, quarrels, drug addiction, etc., or falling sick / getting injured intentionally

■ Birth and death

If the insured person meets the conditions, they will receive a lump-sum for childbirth and child-raising. In cases of death, funeral expenses will also be provided for with the insurance.

■ High-cost medical care expenses

The term “*Kougaku Ryouyouhi*” (high-cost medical care expense) refers to a payment benefit received upon application when one’s medical bill exceeds the amount / limit that same person pays to a single (same) facility in one month. Persons eligible for the benefit will receive a notification usually 2 months (towards the end of the month) after the month of treatment. Please apply for the benefit at the location written on the notification.

■ Insurance tax

After enrolling for the National Health Insurance plan, the insured person is required to pay the national health insurance tax regardless of whether receiving medical services at an institution or not. Also, regardless of whether the head of the household is a subscriber or not, they will be levied the tax if a member within the household is under the insurance. The insurance tax is calculated according to

the incomes and the number of subscribers in the household. If you fail to pay insurance taxes will result in an insurance card (National Health Insurance Qualification Certificate “*Shikaku Shoumeisho*”) that you will be responsible for 100% of the medical expense.

Contact Information: Ota City Hall (1F, Counter 16),
National Health Insurance Division
“*Kokumin Kenkou Hoken-Ka*,”
E-mail address: 020760@mx.city.ota.gunma.jp
Tel: 0276-47-1825, Fax: 0276-47-1876