

NATIONAL HEALTH INSURANCE

■ Outline

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

Persons who have registered their address in Ota and who are not subscribing to the health insurance plan of the company at which they work and the family members of such persons are required to join the National Health Insurance plan even if they are part of a private medical insurance plan. A revision of the base went into effect from July 9, 2012, and consequently all persons who make a Resident Record “*Juuminhyou*” are subject to subscription to this insurance.

■ Procedures for subscription

In case of the following circumstances, it is necessary to apply for subscription within 14 days:

- Having moved to Ota City either from a foreign country or from another municipality.
 - Having terminated subscription with the health insurance plan of one’s company.
 - Childbirth.
 - Discontinuing being a recipient of public assistance (welfare).
- The main items needed at time of doing subscription procedures are the following:
Resident “*Zairyuu*” Card or Special Permanent Resident Certificate (or Certificate of Alien Registration), personal seal “*inkan*,” Certificate of Withdrawal from Social Insurance “*Shakai Hoken Ridatsu Shoumeisho*” in case of terminating subscription in insurance plan of one’s place of employment.
- Where to apply:
National Health Insurance Division “*Kokumin Kenkou Hoken-Ka*,” Western District Social Welfare Division “*Seibu Chiiki Fukushi-Ka*,” or at any of the various *Gyousei* (Community) Centers (excluding Ota *Gyousei* Center)

■ Procedures for forfeiture

In case of the following circumstances, it is necessary to make a notification of forfeiting National Health Insurance “(*Kokumin Kenkou Hoken no*) *Moushitsu Todoke*” within 14 days:

- Moving out of Ota City to a foreign country or to another municipality.
 - Joining the health insurance plan of one’s place of employment.
 - Death.
 - Becoming a recipient of public assistance (welfare).
- Please bring the following upon visiting to do the procedures:
Resident “*Zairyuu*” Card or Special Permanent Resident Certificate (or Certificate of Alien Registration), personal seal “*inkan*,” National Health Insurance Card, and card of other insurance plan in case of having begun subscribing to it.
- Where to apply
National Health Insurance Division “*Kokumin Kenkou Hoken-Ka*,” Western District Social Welfare Division “*Seibu Chiiki Fukushi-Ka*,” or at any of the various *Gyousei* (Community) Centers (excluding Ota *Gyousei* Center)

※ The place of employment will not perform this application for you.

Please be aware that unless you make notification, you will not have completed the forfeiture of qualification for 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 case of departing from Japan and not making use of one’s certificate, a Notification of Moving Out “*Tenshutsu Todoke*” is required.

■ Medical consultation and payment of benefit

In case of receiving medical consultation at a hospital or by a doctor, make sure to present your insurance card. As long as you present it, 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 on the job or during commuting and work-related sickness (subject of work-related accident insurance)

Payment of National Health Insurance benefits is subject to restrictions in the following situations:

- Committing a crime intentionally and falling sick or getting injured intentionally
- Falling sick or getting injured due to getting into a fight or getting drunk, etc.

■ Birth of a child or death

A lump-sum payment for childbirth and child-raising will be paid after giving birth in case the person subscribing to the insurance meets various conditions.

In case of death, a payment for funeral expense will be paid.

■ High-cost medical care expense

In case a person has a paid a medical bill amount which exceeds the limit of which one person pays to a single medical facility in one month, this high-cost medical care expense “*Kougaku Ryouyouhi*” is a payment made upon application for that amount exceeding the limit. Persons becoming eligible for this payment will receive a notification at the end of approximately 2 months after the month of being examined and receiving treatment. Please make an application for the payment at the place for application, which is indicated on the notification.

■ Insurance tax

After subscription to the National Health Insurance program, the subscriber is required to pay the national health insurance tax regardless of receiving medical services at a medical facility or not. The head of the household is levied this tax, regardless the head of the household is a subscriber or not, in case any persons in the same household are subscribers. The insurance tax amount is calculated according to the incomes of the subscribers and the number of subscribers in the household. In case the insurance tax is not paid, the insurance certificate will signify that 100% of the medical expense will be borne by the patient.

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