

Ota National Health

Insurance Guide

太田市国民健康保険ご案内・英語版



Ota City Hall

National Health Insurance Division

Who Enrolls in National Health Insurance?

The national health insurance is a system that insures enrollers from sickness and injury with taxes (national health insurance tax) paid by the insured.

With the exception of those enrolled in their employer's insurance, medical insurance for older senior citizens, or for those receiving welfare, everyone must enroll in national health insurance.

- Those that must enroll in national health insurance

Those that have their own business, etc. and are self-employed

Those involved in the agricultural (farming) and fishing industry

Those working part-time that are not insured in their employer's insurance

Those that quit their job and are not covered by health insurance (includes family)

Foreigners who have a resident record (those with a residence status of more than 3 months, etc.)

- Enrollment is conducted per household

Each person is covered individually, but enrollment will be conducted per household. In other words, the national health insurance tax will be levied to each household (not to each individual).

Keep your Health Insurance Card Safe!

Your insurance card (National Health Insurance Card) is a certificate that shows you are enrolled in national health insurance. Do not lose or tear your health insurance card, and please handle it with care.

- How to use your health insurance card

- ◆ Make sure you show your card when visiting a medical facility.
- ◆ Copies will not be accepted.
- ◆ Cards past their expiration date cannot be used.
- ◆ The actual card holder may only utilize the health insurance card. (Those that use it inappropriately will be subject to punishment by law.)
- ◆ When moving to another city/abroad or switching health insurances, please return your health insurance card to city hall immediately and start the procedures for submitting a National Health Insurance Withdrawal Notification.

When Enrolling/Withdrawing from National Health Insurance

Please submit a notification within 14 days after enrolling/withdrawing from national health insurance.

- When to enroll in national health insurance:
 - ◆When moving in from another municipality
 - ◆When leaving your employer's health insurance (day after quitting your job)
 - ◆When your child is born
 - ◆When you stop receiving welfare

Warning! If enrollment procedures are late...

Individuals are responsible for paying national health insurance taxes from the month they become eligible for national health insurance coverage (when moving in from another city, quitting your job, etc.). As a result, if your enrollment procedures are late you will be retroactively charged for from the month you gained eligibility. (Subject to be charged up to three years back.)

- When to withdraw from national health insurance:
 - ◆When moving to another city or abroad (※Make sure to visit the Resident Affairs Division when moving out of Ota for moving-out procedures)
 - ◆When enrolling in your employer's insurance, etc.
 - ◆When death occurs
 - ◆If you start receiving welfare

Warning! If withdrawal procedures are late...

A notification is required if you are withdrawing from national health insurance. If withdrawal procedures are late, you will be taxed for national health insurance premiums even if you are enrolled in another health insurance plan. Moreover, if you were to use your national health insurance card, you would be responsible for paying the portion that was covered and pay the medical fees for that health checkup.

National Health Insurance Taxes

Medical fees for injury/sickness, childbirth, funeral expenses, etc. are paid with public funds from national health insurance taxes and taxes at the national, prefectural, and municipal level. National health insurance taxes are an important financial source for supporting this insurance system. Please make your payments within the designated deadlines.

- Head of household is responsible for paying taxes

Regardless of whether the head of household is enrolled in national health insurance themselves, they are still responsible for tax payments if someone in the household is enrolled.

If you have Default Non-Payments of National Health Insurance Taxes

Please keep in mind, if you have default non-payments (excludes disaster and other special circumstances), the following measures may be taken.

If the payment deadline passes...

Dunning Letter	A dunning letter will be sent. You may be subject to pay fees, etc. for delays in payment.
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If the deadline continues to pass without payment...

Provisional Health Insurance Card	You may be issued a provisional health insurance card that has a shorter expiration date.
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If one year passes from the deadline...

Qualification Certificate	You will return your provisional health insurance card and be issued a qualification certificate (health insurance qualification certificate). This shows you are insured and under national health insurance. You will be responsible for paying all medical fees for a while until taxes are paid.
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If a year-and-a-half passes from the deadline...

Benefit Suspension	Part or all of your national health insurance benefit may be suspended.
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If non-payments continue...

Default non-payments may be deducted from your suspended benefits. Your financial assets may also be subject for seizure. Moreover, your nursing insurance benefits may be limited as well.

In order to receive your health insurance card

- Pay all national health insurance taxes in arrears
- There must be a marked decrease in taxes in arrears

Please come in for a consultation if you are having difficulties paying taxes.

Consultation Counter: Ota City Hall Tax Payment Division

☎ 0276-47-1820/0276-47-1935 Tax Collection Measure Division ☎ 0276-47-1946

We recommend using a direct deposit system to pay your national health insurance taxes! Please bring your bank book and its registered inkan-seal.

When you Become Ill or Injured

With national health insurance, enrollers can receive treatment without worry. Coverage is listed below.

Medical Treatment Coverage and Burden of Costs

Please show your health insurance card when coming in for an injury or sickness. This insurance will cover 70% (depends on age and income) of costs.

	From 0 to before entering compulsory education	From the start of compulsory education to 69 years old	70 to 74 year olds	
Treatment Coverage (Kokuho's Burden of Costs)	80%	70%	80%	
			Income equal to current income earners – 70%	
Burden of Costs (of patient)	20%	30%	Born on/after April 2 nd , 1944	Born on/before April 1 st , 1944
			Income equal to current income earners – 30%	

※The patient's burden of costs are naturally 20%, but since the country burdens the other 10% you are only responsible for 10% of costs in this case.

There are subsidies for the following cases

- The following subsidies requires an application to be filled out.
- ※The statute of limitations for subsidy applications are 2 years in principle

Type of Subsidy	Description	Requirements
Medical Treatment Fees	For occasions when you receive treatment for sudden illnesses, etc. without using your health insurance card, buy clothes for treatment, etc. Medical treatment fees overseas (※ 1)	Document containing checkup information, receipt, health insurance card, inkan-seal of head of household, and document, etc. that shows your bank account number for direct deposit.
High-cost Medical Treatment Fees	When medical fees become expensive and exceed a certain amount.	Those eligible will receive a notice from city hall. Please bring the items listed in the notice with you.
Funeral Expenses	When a national health insurance enroller is deceased, 50,000 yen is subsidized to the person preparing the funeral.	Inkan-seal, document, etc. that shows bank account number for direct deposit, receipt or letter of thanks to mourners (from host) from the person who coordinated the funeral.

Transport Costs	When someone hospitalized in critical condition needs to be transferred to another hospital, and fees are incurred. * Only in cases when Kokuho deems it necessary.	Certificate from doctor, receipt, health insurance card, inkan-seal of head of household, document, etc. that shows your bank account number for direct deposit.
Childbirth Lump-sum Allowance ※2	When the insured person gives birth, 404,000 yen is subsidized to the head of household. ●An additional 16,000 yen will be granted if given birth in facilities enrolled in the Japan Obstetric Compensation System for Cerebral Palsy.	If childbirth costs are below 404,000 or 420,000 yen, an application is required to be fill out. Detailed receipt of fees, documents pertaining to the usage of direct payment system, health insurance card, inkan-seal of head of household, and document, etc. that shows your bank account number for direct deposit.

- ※1) Overseas medical treatment fees refers to occasions when you have no choice but to receive medical care while traveling abroad. However, you cannot apply if your purpose of travel was to receive medical treatment.
- Application requirements: Document containing checkup information (translated into Japanese), receipt (translated into Japanese), health insurance card, inkan-seal of head of household, document, etc. that shows your bank account number for direct deposit, passport and ticket stub, etc., and consent form stating the medical facility where checkup took place may be contacted.
- ※2) In principle, you will apply at the medical institution's counter, where the national health insurance will directly make the payment (direct payment system). This system allows users to directly use this money for child labor, which relieves the financial burden of childbirth costs.

All applications will require you to bring your Individual Number (Notification) Card and photo I.D. (Resident *Zairyu* Card, etc.). Please call the National Health Insurance Division for details.

If you are in a Traffic Accident

If you are in a traffic accident or become injured/sick due to a third party, you will be able to receive treatment through the national health insurance.

However, the wrongdoer (responsible party) is responsible for payments. In order to receive treatment through this insurance, Kokuho will temporarily loan the money required for treatment which will be refunded back to the national health insurance by the responsible party. Please be sure to submit a notification to city hall.

- Points to be careful of when in a traffic accident
 - ◆Submit a notification to the police
 - ◆Submit a notification to the National Health Insurance Division in city hall.
- Your health insurance card, inkan-seal, and traffic accident certificate, etc. are required. Please contact the National Health Insurance Division for details.

※Examples of third party actions

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| ●Traffic accidents | ●Bitten by someone else's pet | ●Collision/hit by another person's snowboard, skateboard, etc. | ●Food poisoning | ●etc. |
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Things to Keep in Mind When Going in for a Visit

Orthopedics, treatments using needles, moxibustion, and massages have limited coverage through national health insurance. Please be aware in the case it cannot be used, the patient will be responsible for all costs.

- For those going to orthopedic clinics

National health insurance may be used for:	National health insurance cannot be used for:
<ul style="list-style-type: none"> • External sprains and bruises • Contusions (pulled/torn muscles, etc.) • Broken/dislocated bones (consent from doctor is needed except in cases of emergency) 	<ul style="list-style-type: none"> • Fatigue and shoulder stiffness from daily life • Muscle fatigue caused by sports • Lower back pain and shoulder stiffness due to increased age • Nerve damage (rheumatism, chronic arthritis, etc.) • Chronic pain from after-effects of brain disease • If you are receiving treatment for the same injury, etc. at a medical facility • Injuries suffered commuting/during work (eligible for Worker's Compensation)

- For those receiving needle and moxibustion treatment

National health insurance may be used for:	National health insurance cannot be used for:
If you possess a consent form and diagnosis issued by the doctor.	If you are receiving treatment for the same disease at a medical facility.

- For those receiving massages

National health insurance may be used for:	National health insurance cannot be used for:
When medical massages are deemed necessary due to muscle paralysis, arthrogyrosis, etc. (Consent from and diagnosis issued by a doctor is required.)	Massages that are aimed to simply recover from fatigue, gain comfort, prevent ailments, etc.

Let's Visit Medical Facilities Effectively!

Along with receiving the medical treatment you need, in order to efficiently utilize the taxes and fees paid by the patient, please keep in mind of the following points when visiting a medical facility/pharmacy, etc.

- **Except for emergencies, please refrain from coming in for a visit on weekends and at night.**

Let's consider whether we can make a visit during daytime hours.

- **Let's have a primary care physician selected.**

Let's first select a primary care physician and consult any worries with them.

● **Let's refrain from visiting multiple clinics for the same illness.**

Please refrain from visiting multiple clinics for the same illness. Not only does this increase your medical fees, but there is also cause for concern of the bad effects on your body due to multiple checkups and doses of medicine.

● **Please be careful from receiving too much medicine.**

Please consult with your doctor/pharmacist if you have any medicine left.

● **Please be careful from taking multiple medicines at once.**

Check your medicine handbook, etc. and let your doctor/pharmacist know of any medicines you have already been given. Please be careful of mixing and taking medicines.

● **Let's use generic drugs.**

Generic drugs (brands) hold the same effects and benefits as the original drug, and is often cheaper as well. Please consult with your pharmacist about using generic drugs.

Receive your once-a-year special health checkup!

Japan has recently seen a rise in lifestyle diseases, such as diabetes and high blood pressure. Lifestyle diseases can be prevented by improving your lifestyle. In order to protect your health, let's take the initiative to take these special health checkups and special health guidance that puts a focus on metabolic syndrome (visceral fat syndrome) and preventing lifestyle diseases, respectively.

● **What is a Special Health Checkup?**

◆ **Who is eligible?**

National health insurance enrollers aged 40 to 74.
Those currently going to a hospital are also eligible.

◆ **There is no fee!**

◆ **When and where can I receive this checkup?**

An envelope containing tickets for various health checkups will be sent once a year towards the end of April. Please go to the places (medical facility/group checkups) listed in the guide enclosed in the envelope.

◆ **What will be done in this checkup?**

Stomach, height, and blood pressure measurements, a blood test, checkup performed by a doctor, etc. Depending on your results, additional checkups may be added.

◆**What of the checkup results?**

Everyone will be notified of their checkup results and current state of health in regards to their lifestyle, etc.

●**What is special health guidance?**

◆ Who is subject to this?

Persons who are above the stomach measurement standard (85 cm for males, 90 cm for females) or have a BMI index of 25 or above in addition to meeting certain blood sugar/pressure and lipid indexes are subject.

(Note) In principle, individuals taking medicine for blood sugar/pressure and lipids are not subject.

◆**There is no fee!**

◆**When and where can I receive this guidance?**

Persons eligible will receive a notice from the National Health Insurance Division.

◆**What will be discussed?**

Doctors, public health nurses, nutritionists, etc. will give support and discuss how to improve your daily lifestyle habits such as diet and exercise. Depending on your risk of sickness, there is “motivational support” and “positive/active support”. (Smokers will have an increased level of guidance.)

<Contact Information>

● Matters Regarding the National Health Insurance Card and Benefits and Special Checkups, etc.

Ota City Hall National Health Insurance Division (1F Counter 16)
TEL: 0276-47-1825

● Matters Regarding National Health Insurance Payments

Ota City Hall National Health Insurance Division (1F Counter 16)
TEL: 0276-47-1966

● Concerning National Health Insurance Taxes and Tax Consultations

Ota City Hall Tax Payment Division (2F Counter 23)
TEL: 0276-47-1820

Ota City Hall Tax Payment Measure Division (2F Counter 24)
TEL: 0276-47-1946

Issued November 2018