

National Health Insurance *Kokumin Kenkou Hoken*

■ Outline

Health Insurance is a system in which benefit payments are made to subscribers in events of sickness, injury, childbirth, or death. If you live in Japan and have a registered address, you must be covered by some form of health insurance.

When you register your address in the city and are not enrolled in their employer's health insurance (*Shakai Hoken*), you are required to join the National Health Insurance program (even if you are part of a private medical insurance plan; this includes family members).

■ Enrollment Procedures

If any of the following circumstances apply, you must enroll in the 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*

➤ What to bring:

- ✓ Residence *Zairyu* Card or Special Permanent Resident Certificate *Tokubetsu Eijusha Shoumeisho*;
- ✓ Documentation loss of workplace health insurance such as Social Insurance Withdrawal Certificate *Shakai Hoken Ridatsu Shoumeisho* or Social Insurance Disqualification Certificate *Shakai Hoken Shikaku Soushitsu Shoumeisho*
- ✓ *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.

■ Withdrawal Procedures

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

- Moving out of Japan or moving to a different municipality
- Joining your employment's health insurance program (*Shakai Hoken*)
- Death
- Becoming a recipient of public assistance (welfare) *Seikatsu Hogo*

Note 1: You will not be able to have your place of employment file the required paperwork, so please make sure that you or your family members follow the correct procedures. If a notification is not made, the withdrawal of one's National Health Insurance cannot be completed and you will continue to be enrolled in the National Health Insurance system and will be subject to the Health Insurance tax.

Note 2: When leaving Japan or moving to another city, town, or village, a notification of moving-out is required. **If you are departing Japan (with a re-entry permit) and not making use of your insurance, a Notification of Moving Out *Tenshutsu Todoke* is required.**

➤ **What to bring:**

Residence *Zairyu* Card or Special Permanent Resident Certificate, National Health Insurance Card, (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.

■ **Medical Treatments and Benefits**

Please make sure to present your insurance card when going to see a doctor. By presenting your health insurance card, you will only have to pay 30% of the medical expenses after treatment. The remaining 70% is the taxes paid by all National Health Insurance subscribers, so please make sure to pay by the set payment deadline.

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 *Roudou Saigai Hoken*)

For the following circumstances, 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 and funeral expenses will also be provided for with the insurance in cases of death.

■ **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.

■ National Health Insurance Tax

After enrolling for the National Health Insurance Program, the insured person is required to pay the 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, you will need to pay full amount of medical treatments at hospitals (*Tokubetsu Ryouyouhi*) at first (temporarily).

Contact Information:

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