

**Fiscal Year 2026**

**Ota National Health**  
**Insurance Guide**

**令和8年度版 太田市国民健康保険ご案内（英語版）**



National Health Insurance Division of  
Ota City Hall

## Who Enrolls in National Health Insurance (NHI)?

Health Insurance is a system that insures enrollers from sickness and injury with taxes (insurance premium or 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 who has an address in Japan must enroll in national health insurance.

### ●Those who must enroll in NHI.

Have their own business, etc. or are self-employed

Be involved in the agricultural (farming) or fishing industry

Work part-time and not insured in their employer's insurance

Left their job and are not covered by health insurance (includes family)

### ●Enrollment is conducted per household.

NHI covers each person individually, however, enrollment is conducted per household, so the tax will be levied to each household but not to each individual.

## Keep your Health Insurance Certificate Safe!

Your health insurance certificate and other related documents, such as Eligibility Certificate *Shikaku Kakuninsho* and Notice of Eligibility Information *Shikaku Johou no Oshirase*, (hereafter referred to as 'Eligibility Certificate') are important documents to confirm that you are a member of the National Health Insurance System, so do not lose or tear your eligibility certificate, and handle it with care.

### ●How to use your 'Eligibility Certificate'

- ◆ Show your Eligibility Certificate when visiting a medical facility.
- ◆ Photocopies will not be accepted.
- ◆ If Eligibility Certificate pasts their expiration date, they are not able to be covered.
- ◆ Only the actual certificate holder uses their eligibility certificate, etc. Those that use it inappropriately will be subject to punishment by law.
- ◆ When moving to another city or abroad, or switching health insurances (including enrolling in your employer's health insurance), you must not use your Eligibility Certificate of NHI. If you are enrolled in a health insurance at your work, submit a Withdrawal Notification and return your Eligibility Certificate to city hall or cut with scissors to prevent misuse and discard.

## When Enrolling/Withdrawing from NHI

Please submit a notification within 14 days after enrolling/withdrawing from national health insurance. You will not be able to have your place of employment file the required paperwork, so please make sure that you or your representatives follow the correct procedures.

### ●When to enroll in NHI:

- ◆When moving in from another municipality
- ◆When leaving your employer's health insurance (day after leaving your job)
- ◆When your child is born
- ◆When you stop receiving social assistance

### **Warning!** If enrollment procedures are late:

Individuals are responsible for paying national health insurance taxes from the month that they become eligible for the coverage (when moving in from another city, leaving your workplace's social insurance, etc.). As a result, if your enrollment procedures are late, you will be retroactively charged for from the month of qualification (up to 3 years). If you leave the company and lose the social insurance, apply for enrollment in the program promptly to avoid a situation where one is forced to pay a large amount of taxes.

### ●When to withdraw from NHI:

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

### **Warning!** If withdrawal procedures are late:

A notification is required if you are withdrawing from **NHI**. If withdrawal procedures are late, you will be kept to be taxed for national health insurance premiums even if you are enrolled in another health insurance plan. Moreover, if you use your national health insurance to see a doctor after enrolling in other health insurance, you would be responsible for paying the portion that was covered and pay the medical fees for that treatment or health checkup.

## NHI Taxes

Medical fees for injury or sickness, childbirth, funeral expenses, etc. are paid from the taxes from public funds and taxes of the national, prefectural, and municipal level.

**National health insurance taxes are an important financial source for supporting this insurance program. 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 **NHI** themselves, they are responsible for tax payments if someone in the household is enrolled. Please note that continued tax delinquency may hinder the renewal of your status of residence, etc.

## If you have Default Non-Payments of Taxes

Keep in mind, if you have default non-payments without any reasons such as disaster or other special circumstances, the following measures will be taken.

If the payment deadline passes...

|                                   |  |
|-----------------------------------|--|
| <b>Sending<br/>Dunning Letter</b> | A dunning letter will be sent.<br>You are subject to be charged for late fees, etc. for delays in payment. |
|-----------------------------------|--|



If the deadline continues to pass without payment...

|  |  |
|--|--|
| <b>Sending a Notice<br/>of transition to<br/>special medical<br/>care expenses</b> | A prior notice regarding the transition to special medical care expenses will be mailed. The measure refers to a program where you initially pay the full medical cost out-of-pocket when visiting a medical institution, then apply at the city hall counter with your receipt to receive 70% reimbursement. If you do not respond within the deadline will result in the implementation of the measures. |
|--|--|



If it passes the deadline...

|   |   |
|---|---|
| (Special Medical Care) Eligibility Certificate<br><br><i>Shikaku Kakuninsho<br/>(Tokubetsu Ryouyou)</i> | The measure will be implemented, so return your Eligibility Certificate and will be issued a "(Special Medical Care) Eligibility Certificate" or other documents. This certificate is solely for confirming your enrollment of the system. For special medical care, you will initially bear the full cost of medical expenses yourself when you visit a medical institution. |
|---|---|



If a year-and-a-half passes from the payment deadline...

|                               |  |
|-------------------------------|--|
| <b>Benefit<br/>Suspension</b> | Part or all of your health insurance benefit may be suspended. |
|-------------------------------|--|



If non-payments continue...

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

In order to receive a regular health insurance coverage:

- Pay all national health insurance taxes in arrears. OR
- 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 (2F / Counter 23)

Tax Collection Division *Shunou-Ka* ☎ 0276-47-1946

**Use direct debit to ensure that you never miss a National Health Insurance tax payment!** Bring your bank card at National Health Insurance Division or Tax Collection Division so that you do not forget to pay your national health insurance taxes.

## When you Become Ill or Injured

With **NHI**, enrollers can receive treatment without worry. Coverage listed below is available.

### Medical Treatment Coverage and Burden of Costs

Show your eligibility certificate, etc. when coming in for an injury or sickness at medical facility. The 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<br>( <i>Kokuho's</i><br>Burden of Costs) | 80%  | 70%  | 80%  |
|   |  |  | Income equal to current income earners – 70% |
| Burden of Costs<br>(of patient)                             | 20%  | 30%  | 20%  |
|   |  |  | Income equal to current income earners – 30% |

### 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                  | What Happened   | What to Bring   |
|----------------------------------|---|---|
| Medical Treatment Fees           | For occasions when you receive treatment for sudden illnesses, etc. (incl. buy equipment, etc. Medical treatment fees overseas without using your eligibility certificate, etc.) (※1) | Document containing details of the treatment, receipt, eligibility certificate, etc., and document that shows your bank account details for direct deposit. |
| High-cost Medical Treatment Fees | When medical fees become expensive and exceed a certain amount.   | if you receive a notice from city hall, bring the items listed.   |
| Funeral Expenses                 | When a national health insurance enroller is deceased, 50,000 yen is subsidized to the person preparing the funeral.  | Document that shows bank account details for direct deposit, receipt or letter of thanks to mourners (from host).   |
| Transport Costs                  | When someone hospitalized in critical condition needs to be transferred to another hospital, and fees are incurred.<br>* Only in cases when it is deemed to be necessary by the NHI.  | Certificate from doctor, receipt, eligibility certificate, etc., document that shows your bank account details for direct deposit.                          |

|   |  |  |
|---|--|--|
| Childbirth<br>Lump-sum<br>Allowance<br>※2 | When the insured person gives birth, 488,000 yen is subsidized to the head of household.<br>●An additional 12,000 yen will be granted if given birth in facilities enrolled in the Japan Obstetric Compensation System for Cerebral Palsy. | If childbirth costs are 488,000, or 500,000 yen (or less), an application is required to be fill out. Detailed receipt of fees, documents pertaining to the usage of direct payment system, eligibility certificate, etc., and document that shows your bank account details 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.
- What to Bring: Document containing treatment information (translated into Japanese), receipt (translated into Japanese), Eligibility Certificate, document, etc. that shows your bank account details for direct deposit, passport and ticket stub, etc., and consent form stating the medical facility where treatment 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 the allowance for child labor, which relieves the financial burden of mothers' childbirth costs.

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

## If you had a Traffic Accident

Even if you suffer an injury or illness as a result of a traffic accident or other act of a third party, you can receive treatment under the **NHI**.

However, the cost of medical treatment should be borne by the assailant in proportion to their negligence. If you receive treatment under the **NHI**, be sure to notify the city hall because the **NHI** will temporarily advance the cost of treatment and the assailant will later return the money to the **NHI**.

●**Points to be careful of when in a traffic accident**

- ◆ Report to the police.
- ◆ Submit a notification to the National Health Insurance Division in city hall.  
Bring your Eligibility Certificate and traffic accident certificate, etc. are required.  
Please contact the National Health Insurance Division for details.

※**Examples of third-party actions**

- **Traffic accidents**
- **Bitten by someone else's pet**
- **Collision / hit by another person's snowboard, skateboard, etc.**
- **Food poisoning**

## Things to Keep in Mind When Going to a Medical Facility

Judo therapy, treatments using needles, moxibustion, and massages have limited coverage through national health insurance. Be aware that it may not be used and you will be responsible for all costs.

**●For those going to *Seikotsuin* or *Sekkotsuin* clinics**

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

**●For those receiving needle and moxibustion treatment**

| NHI may be used for:  | NHI can NOT 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**

| NHI may be used for:  | NHI can NOT be used for:   |
|---|--|
| When medical massages are deemed necessary due to muscle paralysis, arthrogyrosis, etc.<br>(Consent from and diagnosis issued by a doctor is required.) | Massages that are aimed to simply recover from fatigue, gain comfort, prevent ailments, etc. |

## 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, refrain from coming in for a visit on weekends and at night.**

Please try to make a visit during daytime hours.

**●Have a primary care physician selected.**

Select a primary care physician and consult any worries with them.

● **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.

● **Be careful not to get too many medications.**

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

● **Be careful with medication combinations.**

Inform your doctor or pharmacist of the medicines you have already been prescribed by utilizing your medication book, etc., and take multiple medicines safely.

● **Use generic drugs.**

Generic drugs are drugs that have the same efficacy as the original drug and may cost less when switched to a generic drug with the same ingredients. Consult with your pharmacist about using generic drugs.

## Get a Special Health Examination to Stay Healthy!

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 Examination *Tokutei Kenshin*?**

A special health examination is a type of medical examination provided by the health insurance program that you are enrolled in.

◆ **Who is eligible for the city's National Health Insurance program?**

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 the examination?**

An envelope containing tickets for various health examinations will be sent in late April. Please go to the places (medical facility/group examinations) listed in the guide enclosed in the envelope.

◆ **What will be done in the examination?**

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

◆ **What of the results?**

Everyone will be notified of their 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 or 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?**

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.)

● **Young Adult Health Examination (What is it and who are eligible?)**

This is the city's own system that allows those aged 19 to 39 who are enrolled in the city's National Health Insurance program to receive the above special health checkups at group medical checkup sites.

◆ **What is the cost?** . . . It is free of charge.

◆ **When and where can I receive it?**

A postcard will be sent to you in late April and September, and you are requested to take the examination at the group health checkup site scheduled in June, July, October and November.

◆ **What will be done?**

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

◆ **What of the results?**

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

● **Health Guidance for Young Adults**

Health guidance is held for those who have received the above health checkup for young people, and is a unique system of Ota City.

◆ **What is the cost?** . . . It is free of charge.

◆ **When and where can I receive it?**

Eligible persons will receive an invitation notice and should attend the session at the scheduled venue.

◆ **What will be done?**

Video streaming via social media and lectures by registered dietitians are scheduled.

**<Contact Information>**

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

Ota City Hall (1F / Counter 16),

National Health Insurance Division *Kokumin Kenkou Hoken-Ka*

TEL: 0276-47-1825

- Matters Regarding National Health Insurance Payments

Ota City Hall (1F / Counter 16),

National Health Insurance Division *Kokumin Kenkou Hoken-Ka*

TEL: 0276-47-1966

- Concerning National Health Insurance Taxes and Tax Consultations

Ota City Hall (2F / Counter 23),

Tax Collection Division *Shunou-Ka*

TEL: 0276-47-1946