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Japan's National Health Insurance System [日本の国民健康保険制度]

Japan's health insurance system is broadly divided into two programs as below, and every single registered resident of Japan must enroll in one of these two health insurance programs, even if you are not Japanese.

: **Employees' Health Insurance** - Offered through employers

: **National Health Insurance** - Based on the area in which you live

If you or your family member receives medical care for an illness or injury, it can be difficult for an individual to pay the full cost of that treatment. In Japan, all people must have these public medical insurance plans so that we can consult doctors and hospitals with peace of mind when we are sick or injured.

This issue explains on the **National Health Insurance System**.



1 How National Health Insurance System Works [国民健康保険のしくみ]

★ Copayments and Benefits made by members

Table 1

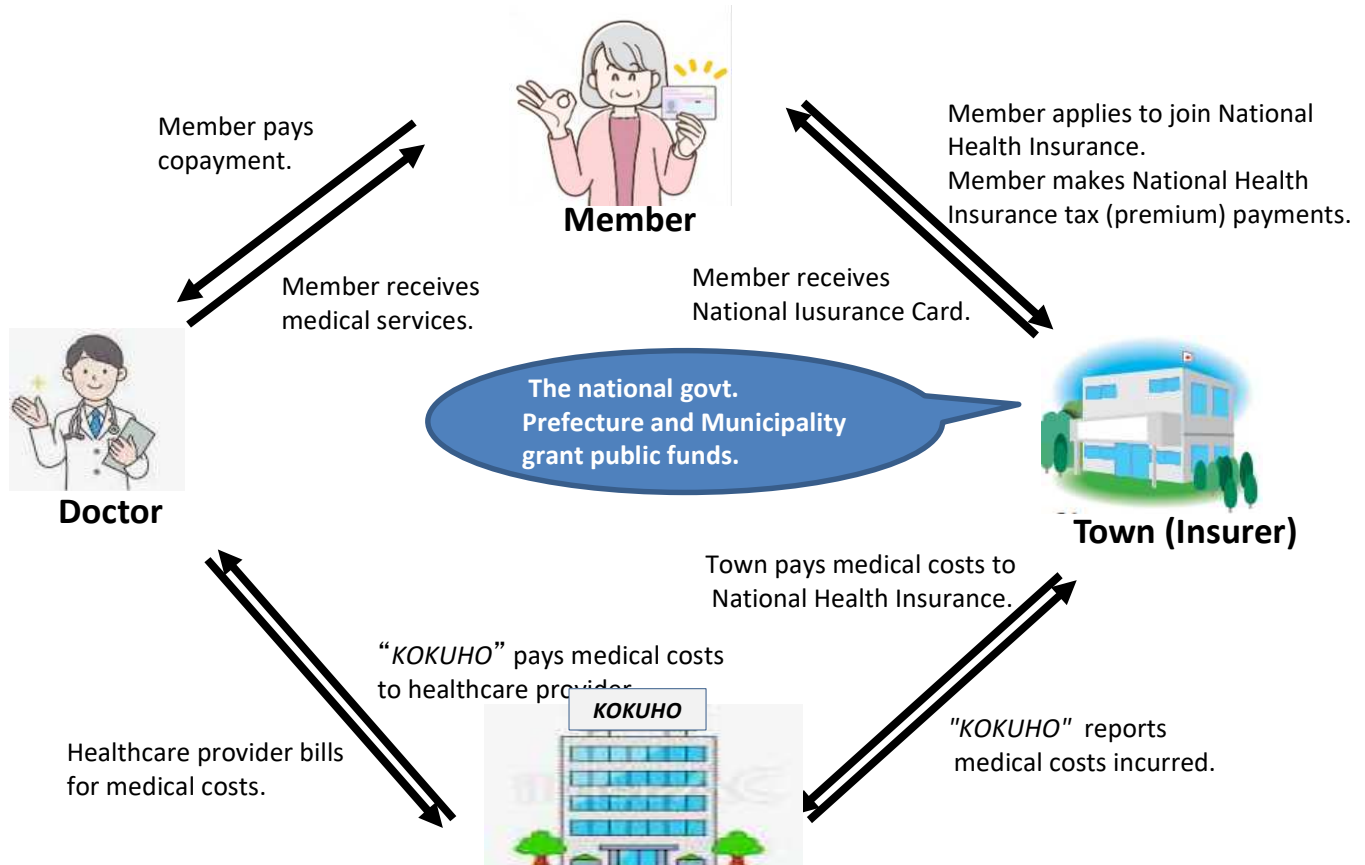
Classification by Age	Age 0 to Preschool Age*1	Age 6*2 to 69 or younger	Age 70 to 74 years old
Copayments rate	20%	30%	20% or 30%*3
Medical treatment benefits (National Health Insurance Coverage)	80%	70%	80% or 70%*4

*1 Before compulsory education

*2 After compulsory education

*3 Wage-earners at their preretirement income level pay 30%

*4 The rate in accordance with the copayment rate



2 Who joins National Health Insurance ? [国民健康保険に加入する人]

In Japan, every person is enrolled in some kind of health insurance. Including foreigners listed on a Certificate of Residence, with the exception of ①~⑥ below, all people must enroll in National Health Insurance.

- ① Enrolled in public health insurance through their workplace, or their dependent families.
- ② Living on welfare (public assistance)
- ③ Enrolled in the Older Senior Citizens' Medical System
- ④ Staying in Japan with medical visa and those who are attending the patient
- ⑤ Staying in Japan with tourist or recreational visa



★Adults Aged 70 to 74 : Receipt of Long Life Medical Care Card

You will receive your “Long Life Medical Care Card” from your town.
Your copayment will be checked using this card at the medical facility.
Once you have received your card, guard it carefully.

3 Notification for National Health Insurance [国民健康保険の届け出]

In the following situations, such as enrolling in or quitting National Health Insurance, you must notify the staff in charge of National Health Insurance at the Resident Affairs Division.

【Enrollment Notification】

- ① Moving into a new municipality (If not enrolled in workplace health insurance)
- ② When quitting workplace health insurance
- ③ When removing a dependent from your workplace health insurance
- ④ When you stop receiving welfare (public assistance)
- ⑤ When a child is born



【Withdrawal Notification】

- ① Moving out to a new municipality (If not enrolled in workplace health insurance) or leaving Japan
- ② When enrolling in workplace health insurance
- ③ When becoming the dependent of workplace health insurance
- ④ When you start to receive welfare (public assistance)
- ⑤ When the insured person passes away



【Other cases where Notification is required】

- ① Your address changes within the same municipality
- ② When the name of the head of the household changes
- ③ When changing addresses to another municipality for a limited time for the purpose of study
- ④ If you lose your Health Insurance Card, or if it becomes unusable from damage

★ If there are any changes, please report within 14 days

Delayed reporting may cause problems such as you may be personally liable for the full cost of your medical treatment, or be made to pay all back health insurance dues, so be careful.

4 National Health Insurance Card [国民健康保険証]

A Health Insurance Card (National Health Insurance Insured Persons Certificate) is a certificate of enrollment in National Health Insurance, and is necessary when receiving medical care.

- ① When enrolling in National Health Insurance, one card is issued to each insured person.
When receiving your Health Insurance Card, please confirm that there are no printed errors.
- ② When receiving an examination at a medical institution, etc., you must show your Health Insurance Card at the reception.
- ③ You cannot use a copy of a Health Insurance Card, or an expired Health Insurance card.
- ④ It is forbidden to rewrite details on a Health Insurance Card by yourself, or to lend/borrow a Health Insurance Card.
- ⑤ If you lose or break your Health Insurance Card, please apply for card reissuance at the National Health Insurance division.



★ Your Individual Number Card (*My Number Card*) can be used as your health Insurance Card.

: It can be used in place of an insurance card, elderly beneficiary card, etc.
: You can check your medication information, specific medical checkup information, etc. by My Number Portal.
: Even if you get a job, change jobs, or move to another municipality, you can receive a medical care without waiting for your Insurance Card to be switched.

5 National Health Insurance (Kokuho) Benefits

[国民健康保険で受けられる給付]

【Medical treatment benefits】

If you get sick or injured, you can receive the following medical care for only a part of the medical costs by presenting your health insurance card at the reception of medical institution. The remainder of your medical expense will be paid by National Health Insurance.

【What is covered】

- : Medical consultation
- : Medical treatment
- : Prescription of medication, injection and other treatment
- : Home care (home visits and nursing care by family doctor home visit)
- : Hospitalization as well as nursing care (excluding meals during hospitalization)
- : Home nursing (if deemed necessary by a doctor)



★ When you are involved in a traffic accident

If you are injured in a traffic accident or other accident caused by a third party, you can receive medical treatment under the National Health Insurance system. However, if you receive medical treatment expenses from the assailant or settle the case, you may not be able to use the National Health Insurance, so please be sure to consult with the National Health Insurance when you suffer damage.



【What is NOT covered】

- : When it is not considered an illness
 - Medical checkups and physical examinations
 - Preventive injections
 - Normal pregnancy and delivery
 - Cosmetic surgery and orthodontics
 - Armpit treatment
 - Abortion for economic reasons, etc.
- : When Workers' Compensation Insurance Coverage
 - Work-related injury or illness (which should be covered by the employer)
- : When National Health Insurance Benefits are Limited
 - Criminal acts or intentional accidents
 - Illness or injury caused by quarrels, etc.
 - Failure to follow the instructions of a doctor or insurer



Medical checkups



【Other Benefits to be received】

- : Meal expenses when hospitalized
- : High-Cost Medical Expense Benefit
- : Lump-sum childbirth and childcare payments
- : Funeral expenses
- : Transfer fee



★ When Payment of medical treatment expenses once self-paid for the following cases

- : Medical treatment at one's own expense
 - When you receive treatment without using your insurance card for unavoidable reasons
- : Acupuncture/Moxibustion/Massage
 - When you have received acupuncture, moxibustion, massage, etc. under the direction of a doctor
- : Blood for transfusion
 - Transfusion of another person's raw blood during surgery, etc.
- : Orthosis for medical treatment, such as a corset, etc.
 - When wearing a corset, etc., as necessary for medical treatment under the direction of a doctor
- : Overseas medical treatment expenses
 - When you receive medical treatment while traveling abroad (excluding travel for the medical treatment purpose).
- ◆ Fill out "Application for Medical Treatment Expense Payment" form and apply to the National Health Insurance Division. After reviewing the application, 70% or 80% of the determined amount will be reimbursed.
- ◆ Please note that the payment will not be made after two years from the day after the date of payment of medical expenses, etc.

6 National Health Insurance Tax (Premiums) [国保税を納めましょう]

- The National Health Insurance tax is an important source of revenue that covers the medical expenses of all subscribers. If you do not have any kind of insurance or do not pay the insurance tax, you will have to pay a large amount of medical expenses (100% of the cost).
- Insurance tax (premiums) are calculated based on the month that you enroll in the National Health Insurance. You become eligible to enroll in the National Health Insurance the moment you enter the country or withdraw from another Japanese public health insurance plan, so that is the moment from which your insurance taxes (premiums) are calculated.
- ✂ Breakdown of national health insurance tax varies by age.

【Insurance Tax (Premiums) Calculation】

With one year counted from April to March of the next year, Insurance Fees are calculated based on the number of members in a household, income in the preceding year, and members ages, as of April 1st every year. In case of enrollment or quitting in the middle of a year, fees will be calculated per month.

- The tax rates for FY2022 are as follows

	Income Percent	+	Per Capita Rate	+	Equivalence	Household Tax
Health Insurance Tax	Sum of each household member's calculated amount × 7.9%		¥15,000 per enrollee		¥19,000 per household	
Older Senior Citizens Support Tax	Sum of each household member's calculated amount × 2.6%		¥7,000 per enrollee		¥6,000 per household	
Long-term care insurance Tax	Calculated amount of member <u>age 40~64</u> × 1.0%		¥4,700 per member <u>age 40~64</u>		¥2,500 per household	

* Calculated amount : Amount of gross income (income minus necessary expenses) for the previous year minus the amount of basic deductions.

【Insurance Tax (Premiums) Reduction Program】

- ① Reduction due to involuntary unemployment
If you are covered by unemployment insurance and involuntary lose your job due to company bankruptcy or file to have your insurance layoffs, and you are not yet 65 years old, you can file to have your insurance tax (premiums) reduced.
- ② Reduction and exemption system for former dependents
If a person insured by a company's health insurance is transferred to Late-Stage Senior Citizen's Health Care System, and a person 65 years of age or older who was a dependent (former dependent) becomes insured by the National Health Insurance, a reduction or exemption can be available upon application.

【The Insurance Tax Payment】

- Each person is insured by National Health Insurance, but it is per subscribing household. Therefore, the insurance tax is also determined for each household, and is paid by the head of household. Since it is based on the income of all household members from the previous year, please be sure to file a tax return so that it can be calculated correctly.
- There are two types of payment method as below.
 - ① Special Collection: (Deduction from Pension) All members of the National Health Insurance are aged over 65 and under 75.
 - ② Ordinary Collection: Payments are made by payment slip or direct debit, and are due in eight installments per year from July to February of the following year.
- National Health Insurance tax delinquency
If you fail to pay the National Health Insurance tax on time, you may be subject to a demand, disposition for delinquency, or collection of a delinquency charge.

★If having trouble you are paying, consult with us!

If you have difficulty paying your National Health Insurance tax due to unavoidable circumstances such as illness or disaster, please contact the Tax Collection Division as soon as possible.

