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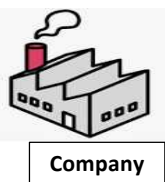
June 10th, 2025

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.

Health Insurance System in Japan

<Employees' Health Insurance>



Company

- Insurance for company employees and part-time workers who meet the requirements
- Offered through employers



<National Health Insurance>



Town Hall

- Insurance for all residents who are not enrolled in other medical insurance systems
- Operated by the municipal and prefectural governments

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 Special Edition features **National Health Insurance System** ~



1 National Health Insurance System Enrollment [国民健康保険への加入]

◆ Eligibility for Enrollment

Foreign nationals who are registered as residents with a period of stay of more than three months, and who are listed in the following categories must enroll in National Health Insurance.

- People who run stores, farm or fish for a living and their families
- Part-time workers and others who do not have workplace health insurance
- Persons who have discontinued health insurance at their workplace due to resignation or other reasons, and their family members
- Foreign nationals with a status of residence to stay in Japan for more than 3 months (except for those enrolled in health insurance other than national health insurance, etc.)



※However, even if the period of stay is less than 3 months, foreign nationals who are recognized to stay in Japan for more than 3 months from the beginning of their period of stay based on the data according to the status of residence determined by the Minister of Health, Labor and Welfare are eligible for enrollment.

◆ National Health Insurance is enrolled "Per household"

Although each person is insured under the National Health Insurance system, enrollment is done on a household basis. The head of the household must complete the enrollment procedures for each household member.

I did the enrollment procedures for my family members !!



◆ Those who are not eligible for National Health Insurance

- Those who are enrolled in workplace health insurance and their dependents (dependents)
- People enrolled in the Late-Stage Senior Citizen's Health Care System
- Foreign nationals whose period of stay has passed
- Foreign nationals whose status of residence is Temporary Visitor or Diplomat
- A foreign national who has moved from another city, town or village and whose period of stay in Japan is less than 3 months at the time of arrival in Japan
- Foreign nationals whose status of residence is "Designated Activities" and who engage in activities to receive medical care or activities to care for the daily life of persons who engage in activities to receive medical care

2 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 (*Jumin-ka*).

【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 made to pay all back health insurance dues, so be careful.

3

"My Number Card" as the National Health Insurance Card (*Maina Hokencho*)

[マイナンバーカードの健康保険証(マイナ保険証)について]

Traditional Health Insurance Cards are no longer being issued after Dec.2nd, 2024.

Instead, we are encouraged to use our "My Number Card" as our health insurance card (*Maina Hokencho*).

However, Your health insurance card can be used for up to one year until its expiration date.

★ For those who do not have "My Number Card" or "*Maina Hokencho*", "Certificate of Eligibility" (*Shikaku Kakuninsho*) can be issued with expiration date to prove their health insurance status when receiving medical care.

"Certificate of Eligibility" (*Shikaku Kakuninsho*) will be issued by the enrolling medical insurer without application.



Please note that the expiration date of the health insurance cards for those enrolled in the Late-Stage Senior Citizen's Health Insurance is July 31, 2025.



Maina Hokencho



Shikaku Kakuninsho

4

How to Use the "My Number Card" as the National Health Insurance Card (*Maina Hokencho*)

[マイナンバーカードの健康保険証(マイナ保険証)の利用方法]

① Health Insurance Card, ② "*Maina Hokencho*", or ③ "*Shikaku Kakuninsho*" are certificates of enrollment in National Health Insurance.

★ When receiving a medical care at a medical institution, a pharmacy, etc., you must present either ① Health Insurance Card, ② "*Maina Hokencho*", or ③ "*Shikaku Kakuninsho*" at the reception.

※ ① **Health Insurance Card is can be used for up to one year until its expiration date.**

★ The following steps are required to use the health insurance card for the *My Number Card*.

STEP1 : Apply for and obtain a My Number Card.



STEP2 : Register your My Number Card for health insurance use.



STEP2 : Bring the card when you visit a medical institution or pharmacy.



STEP3 : Insert the card into the reader at reception



STEP4 : Confirm your identity using facial recognition or by entering your Personal Identification Number.



【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
 - : Extra charge for a private room during hospitalization, 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
- : Amma massage/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) [国民健康保険税]

- 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 FY2025 are as follows

	Income Percent	+	Per Capita Rate	+	Equivalence	
Health Insurance Tax	Sum of each household member's calculated amount × 7.9%		¥15,000 per enrollee		¥19,000 per household	Household Tax
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 involuntarily 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.

③ When a person insured by the National Health Insurance System gives birth.

【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 March 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.

