

National Health Insurance Handbook

Japan's health insurance system is broadly divided into two programs: Employees' Health Insurance and National Health Insurance. The first type is offered through employers, while the second is based on the area in which you live. Every single registered resident of Japan must enroll in one of these two health insurance programs, even if you are not Japanese.

This handbook explains how the National Health Insurance side works along with relevant procedures. It was created as a resource for non-Japanese living in Japan.

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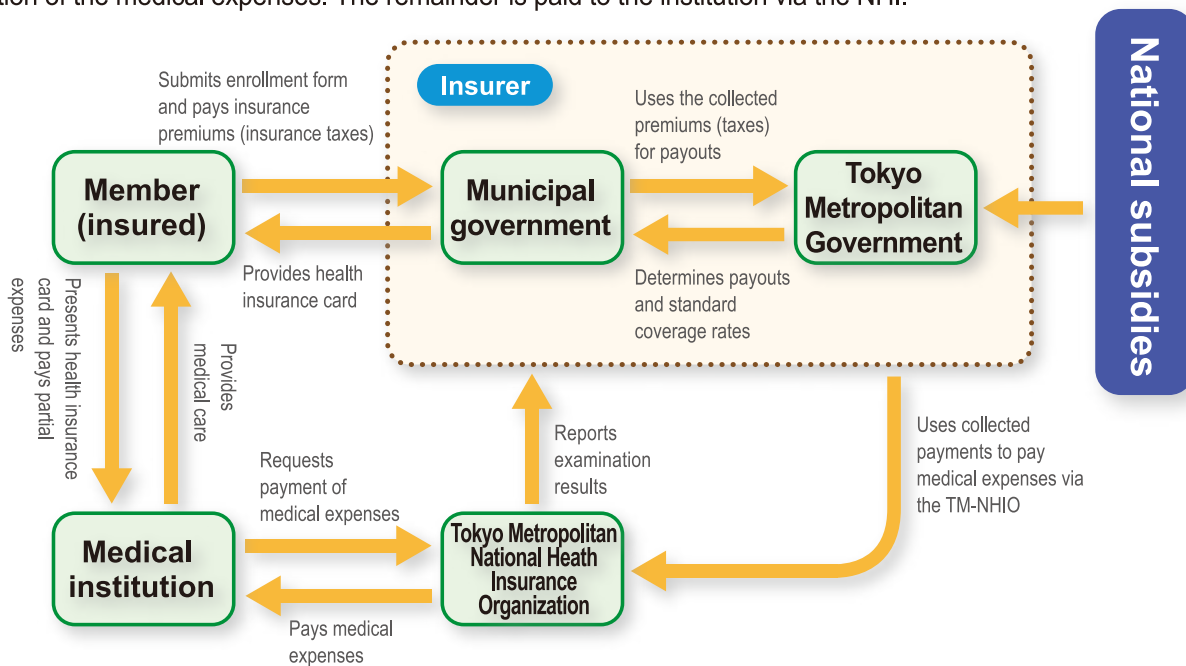
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1 The National Health Insurance system (NHI)

The purpose of the National Health Insurance System (NHI) is to ensure that everyone is free to receive medical treatment if they are ill or injured. Everyone who is insured (enrolled) in the program pays an insurance premium (insurance tax) based on their income to create a collective fund that is used to share the burden of medical expenses. The head of every household is required to pay insurance premiums (insurance taxes) to the program. In exchange, every person who is enrolled in the NHI is eligible to receive medical benefits through the program should they get sick or injured.

2 How the NHI works

The NHI is run through the prefecture or municipality in which you live. These government bodies act as the insurers. Each municipal insurer handles the payment of medical expenses (insurance benefits) using funds acquired through the collection of insurance premiums (insurance taxes) from those enrolled in the NHI as well as through subsidies provided by the national government, the Tokyo Metropolitan Government, and other sources. When you visit a medical institution, you are eligible to receive medical treatment while bearing (paying) only a portion of the medical expenses. The remainder is paid to the institution via the NHI.



3 Proof of National Health Insurance (health insurance card)

(1) Keep track of your health insurance card

Your health insurance card serves as proof that you are enrolled in the NHI, and you will need to present it to the medical institution in order to receive treatment.

Note: Every NHI member is given one card as proof of enrollment. The card can only be used by that individual.

(2) Present your card to the medical institution when receiving treatment

Always present your health insurance card at the service counter when you receive treatment at a medical institution. Once you are confirmed as being enrolled in the NHI, you can use insurance to help cover your expenses.

(3) Period of validity

The expiration date for your health insurance card is printed on the upper right. It's typically the day after your period of stay ends. If you let your resident registration lapse without going through renewal procedures for your period of stay, you will also become ineligible for the NHI and unable to receive benefits—so make sure that once you go through the steps needed to extend your stay with the Immigration Bureau, you also replace your card with a new one from the municipality in which you live.

Note: You will need your old card, passport, and resident's card to get an updated health insurance card.

(4) Handling your health insurance card

- ❶ When you get your health insurance card, check it to make sure that your address, name, birth date, and other information is correct.
- ❷ If your card becomes lost, damaged, or otherwise unusable, please apply for a replacement card.
- ❸ Those between the ages of 70 and 74 will be given an NHI Elderly Recipient Certificate to help cover a portion of out-of-pocket expenses. Make sure to present both cards at the medical institution when receiving treatment.
- ❹ Health insurance cards may not be leased, lent, or otherwise transferred to another person under penalty of law.

4 Applying for NHI

(1) Joining NHI

❶ Eligibility

Registered municipal residents who are not Japanese must still enroll in the NHI. Even those with an “official business” status of residence who wish to stay in the country more than three months must enroll in the NHI, even though they are exempt from filing a resident registration. Joining the NHI is mandatory and you may not opt out for personal reasons.

That said, the following persons may not enroll in the NHI.

- ❶ Those covered under Employees' Health Insurance or another Japanese public health insurance program (includes those enrolled as dependents)
- ❷ Those enrolled in the Medical Insurance Program for Older Senior Citizens*
*Seniors are transferred from the NHI to this program on the day they turn 75.
- ❸ Those receiving social assistance
- ❹ Those who have a “designated activities” status of residence and:
 - a. Are in Japan for the purpose of receiving medical treatment or for providing everyday assistance for someone who is engaged in applicable activities
 - b. Have a period of stay for less than a year and are in Japan for the purpose of sightseeing, recreation, or similar activities or are an accompanying spouse of such a person (18 or over)

Note that even if your period of stay is less than three months, you may be able to enroll in the NHI if either of the following apply and you present the necessary documentation.

- If your status of residence authorizes you to stay in Japan for more than three months as an “entertainer” , “technical intern”, “dependent”, or for “designated activities” (excluding (1)❶❹ above)*
*Designated activities are confirmed via the Certificate of Designation bound to your passport.
- Those who have enrolled in the NHI but whose resident registration was voided because their period of stay is less than three months upon renewing their status of residence or other documents

❷ Enrollment procedures

You must go through NHI enrollment procedures within 14 days should any of the following events occur. If you delay this process, you will still owe the insurance premiums (insurance taxes) you would have paid had you enrolled on time.

- ❶ When you move into the city (or enter the country)
Please enroll in the NHI at the same time that you apply for a resident card (resident registration).
- ❷ When you get a new status of residence that is longer than three months
- ❸ When you withdraw from another Japanese public health insurance program (e.g. lose your Employees' Health Insurance by leaving your job), including withdrawal due to a loss of dependent status
- ❹ When your child is born
- ❺ When you become ineligible to receive social assistance

(2) Withdrawing from the NHI

You must go through NHI cancellation procedures within 14 days should any of the following events occur. You will be asked to return your health insurance card.

- ❶ When you move out of the city (or leave the country)
Please submit a resident card transfer application.
Note: If you submit an overseas transfer application, your health insurance card will become invalid the day after your departure date from the country. Note that if you keep your resident card active and do not file a transfer, you will continue to be responsible for insurance premium (insurance tax) payments.
- ❷ When you enroll in another Japanese public health insurance program (e.g. get Employees' Health Insurance through your job), including enrollment as a dependent
Note: If you do not go through cancellation procedures you will end up enrolled in two programs and will continue to be responsible for insurance premium (insurance tax) payments.
- ❸ When you are enrolled in the Medical Insurance Program for Older Senior Citizens
Note: You do not need to go through cancellation procedures in this case.
- ❹ Upon the death of the insured
- ❺ When you start receiving social assistance
- ❻ When you receive a "designated activities" resident status for the purpose of receiving medical treatment or for providing everyday assistance for someone who is engaged in applicable activities
- ❼ When you lose your status of residence (when your period of stay expires)

★ Important

- Once you withdraw from the NHI, you will no longer be able to use your health insurance card. If you do attempt to use it without being qualified to receive NHI benefits, you will be required to pay back any medical expenses covered by the insurer.
- NHI enrollment may not be canceled due to personal reasons such as high insurance premiums (insurance taxes) or not using your health insurance card (not visiting medical facilities).
- Even if you are enrolled in a private health insurance plan (including international student insurance, life insurance with medical benefits, or travel accident insurance, you still must remain enrolled in the NHI as well.

(3) Other required notifications

- ❶ When you move within the same municipality
- ❷ When your name or the head of household changes
- ❸ When you lose your health insurance card

(4) Required documentation

Required documents vary depending on the type of notification you are filing and the person filing it (visiting the service counter). Please inquire with the relevant service counter for details.

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Insurance premiums (insurance taxes)

Insurance premiums (insurance taxes) are calculated based on the month that you enroll in the NHI. You become eligible to enroll in the NHI the moment you move into a city (enter the country) or withdraw from another Japanese public health insurance plan, so that is the moment from which your insurance premiums (insurance taxes) are calculated.

(1) How insurance premiums (insurance taxes) are calculated

Insurance premiums (insurance taxes) are calculated for each member and totaled on a per-household basis. This amount is then paid by the head of that household.

Your insurance premium (insurance taxes) are the sum of the following three parts:

I Health insurance premiums (portion set aside for medical benefits)

II Older senior citizen support premiums (portion set aside to help older senior citizens)

III Nursing care premiums (portion set aside for nursing care) (only applies to members age 40–64)

Note that each category is set based on a per-household maximum levy (the maximum amount earned in a year) and is further divided into an **income-based** and **per-capita** based charge.

- ① **Income-based charge:** Calculated based on the income of household members (income x fee (tax rate))
- ② **Per-capita based charge:** Calculated according to the number of household members (per-capita amount x number of people). Applies to all members regardless of income.

Income-based charges are calculated based on former proviso income*.

*Gross income for the previous year minus a basic deduction (JPY 330,000)

Annual per-household insurance premiums (insurance taxes)

I Health insurance premiums		① Income-based charge	+	② Per-capita charge
April–the following March (Maximum levy: JPY <u>610,000</u>)	=	Total former proviso income for all household members × <u>5.27</u> %		JPY <u>26,500</u> × number of household members
II Older senior citizen support premiums		① Income-based charge	+	② Per-capita charge
April–the following March (Maximum levy: JPY <u>190,000</u>)	=	Total former proviso income for all household members × <u>1.71</u> %		JPY <u>11,000</u> × number of household members
III Nursing care premiums		① Income-based charge	+	② Per-capita charge
April–the following March (Maximum levy: JPY <u>160,000</u>)	=	Total former proviso income of all members age 40–64 × <u>1.52</u> %		JPY <u>11,200</u> × Number of members age 40–64

Note: Annual insurance premiums (insurance taxes) are calculated from April to March of the following year.

(2) Notice of insurance premiums (insurance taxes)

Insurance premiums (insurance taxes) are calculated for a full year (April through March of the following year) and then billed as 10 annual payments between June and the following March. So your premiums are calculated in June based on your income during the previous year, and you are notified of this total. If you enroll in the NHI in the middle of the fiscal year, notice of your insurance premiums (insurance taxes) will be sent during the month you apply or the following month. Note that if your insurance premiums (taxes) change (e.g. due to a change in the number of enrolled members or income), you will be notified of your new premiums shortly thereafter.

(3) Insurance premiums (insurance taxes) for those who enroll in or withdraw from the NHI mid-year

If you enroll in the NHI partway through the fiscal year, your insurance premiums (insurance taxes) will be calculated starting with the month you enroll. If you withdraw partway through the year, they will be calculated through the month prior to the month in which you withdraw.

Note that if you move overseas or return to your home country without going through NHI cancellation procedures, you may be required to pay any outstanding insurance premiums (insurance taxes) that you owe.



6 Insurance premium (insurance tax) reduction and exemption programs

(1) Insurance premium (insurance tax) reduction program

① Reduction of per-capita based charge

If your household income for the previous year falls below a certain point, you can qualify for a reduction in the per-capita based charge. Note, however, that you must report the total income of all household members, including the head of household.

② Reduction due to involuntary unemployment

If you are covered by unemployment insurance and involuntarily lose your job due to company bankruptcy or layoffs, and you are not yet 65 years old, you can file to have your insurance premiums (insurance taxes) reduced. You will need to file a certificate showing that you are eligible to collect unemployment insurance. You are eligible to continue receiving the reduction starting with the month in which the day following the day you lose your job falls through the end of the following fiscal year.

(2) Insurance premium (insurance tax) exemption program

Under extraordinary circumstances of hardship (such as a natural disaster or serious illness), you may be able to apply for a reduction in or exemption from your health insurance premiums (insurance taxes). Note that the status of your entire household will be taken into consideration in order to determine eligibility.