

# National health insurance

# (Kokumin kenkou hoken)

## 1. Eligibility

- (1) People who are registered as a resident in Japan and also are not entered in workplace health insurance programs
  - (2) People who stay in Japan over 3 months  
Even people who enter Japan with a permit to stay for three months or less, if they are later allowed to stay for more than three months, they must enter into the national health program.
- \* Note: To prevent dual membership of social security, people from countries which have joined a social security agreement with Japan are exempt from entering the national health insurance program. (Proof of having relevant insurance to cover the cost of medical treatment received in Japan is required.)

## 2. Entrance procedures

- (1) State  
The municipal administrative office where you live.
- (2) Required documents
  - ① Resident card or special permanent resident certificate
  - ② For people those have currently been in Japan for less than 3 months: a document certifying that they will stay in Japan for more than three months (a letter of acceptance from a school, student registration certificate, etc.)



## 3. How to use your insurance card (insured certificate card of national insurance: kokumin kenkou hoken hihokensha shou)

- A while after completing all entrance procedures you will receive your health insurance card.
- (1) You must show your insurance card at the reception of a medical institution every time you receive clinical services there.
  - (2) It is advised to carry it when you travel inside Japan.
  - (3) No borrowing, lending, sale or purchase may be made with an insurance card.

## 4. Obligatory fees at medical institutions

Before entering compulsory education		20%
After entering compulsory education ~ 69 years old		30%
70 years old ~ 74 years old	average / low-income	20%
	income similar to an employed person	30%

\* Note: Persons over 75 years old (or those 65~74 years old who have certain disabilities) are eligible to be covered by the medical treatment system for senior citizens (koki-koreisha iryo seido)

## 5. Insurance tax (premiums)

People who have entered the national health insurance programs must pay their tax (premiums).

- (1) how to pay insurance tax (premiums)
  - ① Bring the payment document sent from the municipal administrative office to a financial institution or the municipal administrative office for payment
  - ② Account transfer at financial institutions.

\* Note: In some cases, collectors visit contributors for the tax (premium) payment.
- (2) The amount of insurance tax (premiums)
  - ① Differs among municipalities.
  - ② Determined every year based on the income level of the contributor's household and the number of family members.

- ③ Non-Japanese contributors in their first year in Japan are charged with the minimum level of the insurance tax (premium) since these people have no income record in Japan.
  - ④ Contributors aged 40 or older and below 65 years pay an amount including the nursing care insurance.
- (3) The cases which a contributor defaults in the tax (premium) payment
- ① He/she will return his/her insurance card and instead receives a certificate of the insured status. During his/her holding of the certificate, he/she will have to pay all of the medical fees incurred to him/her up front (after the fact he/she can claim what is dubbed “medical costs payments” at the municipal administrative office or at his/her workplace.)
  - ② In some cases property/assets may be seized.

※In some cases, the contributor is exempted from the tax (premium) payments if he/she is unable to pay due to natural disasters, unemployment, bankruptcy of his/her workplace, etc. In such cases, the contributor is advised to consult the staff in charge of national health insurance at their local municipalities administrative office.

## 6. Types and contents of national health insurance

- (1) In cases of sickness and injuries
- ① In cases of receiving treatment with the insurance card:  
Medical benefits, medical expenses for food during hospitalization, medical expenses for food, heating, etc. during hospitalization, and medical expenses for outside treatment are covered.
  - ② Upfront payments by the insured  
Medical expenses, sizable medical expenses, and sizable medical and nursing expenses
  - ③ In cases of being transported for emergency, etc:  
Transportation fees
- (2) In cases of childbirth: Lump-sum payment for childbirth and childcare
- (3) In case of death: Funeral fees



## 7. What notifications to make in various cases

- (1) In following cases, you have to notify them at the national health insurance counter of your local municipal administrative office within 14 days
- ① In case of entering your workplace health insurance program
  - ② In case of losing your insurance card or having it damaged
  - ③ In case of childbirth
  - ④ In case of changing the head person of the household
  - ⑤ In case of death
  - ⑥ When contributors have changed their address as a result of moving out from one place and moving into another place  
When they move out, they present their insurance card at the local municipal administrative office governing the place they are to move out from and notify the date of moving out. When they have moved into a new place, they notify it at the local municipal administrative office governing their new address within 14 days of their moving in.
- (2) In case of moving out of Japan (if you are leaving Japan for more than 1 year)
- ① Advance notice required (required documents: your insurance card, seal (inkan), Residence Card or special permanent resident certificate, airplane ticket, etc. )
  - ② So long as you are registered as a resident in the municipality where you live (lived), even after you have left Japan, national health insurance tax (premiums) will incur.