

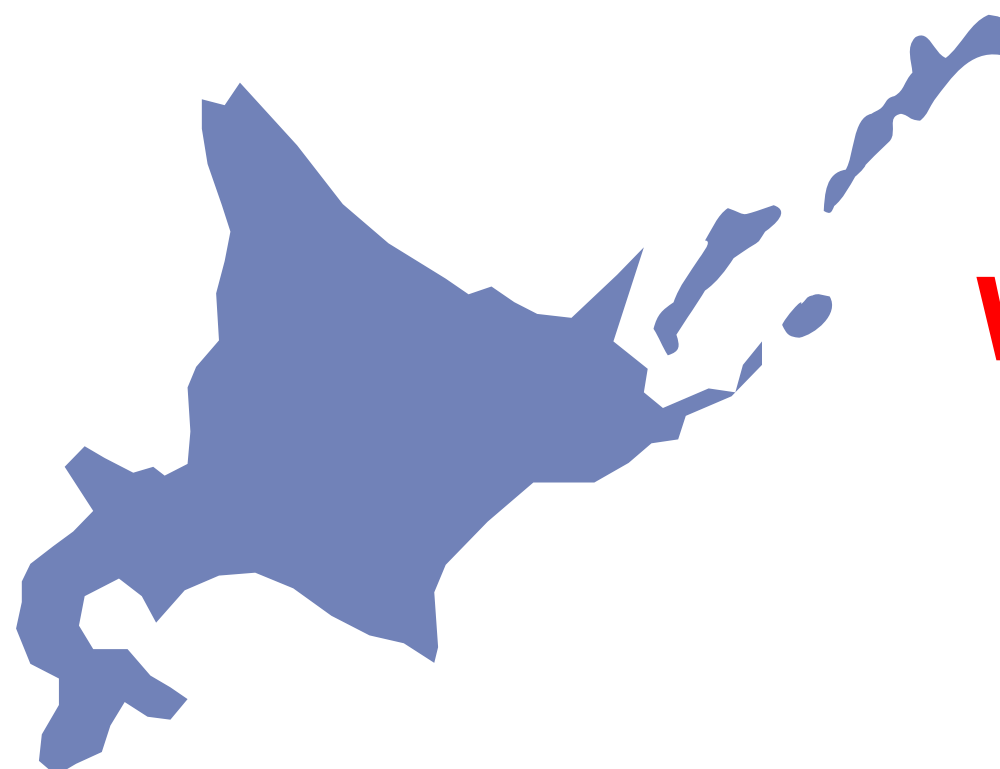
National Health Insurance Handbook

Every person living in Japan is required to enroll in public medical insurance. It is called the “universal health insurance system.” Through this system, citizens are able to mutually share the burden of medical fees. For this reason, foreigners of any nationality who have Japanese residence status (resident aliens) are also required to enroll.

There are two types of universal health insurance in this system. One is “employee health insurance,” which company employees enroll in. The other is “National Health Insurance (NHI)” which everyone, except those enrolled in employee health insurance programs, is required to enroll in. The National Health Insurance system is jointly operated by prefectural and local municipal governments (cities, towns, and villages).

This handbook has been created so that foreigners living in Hokkaido will have a good understanding of the Japanese NHI system and the necessary steps or procedures.

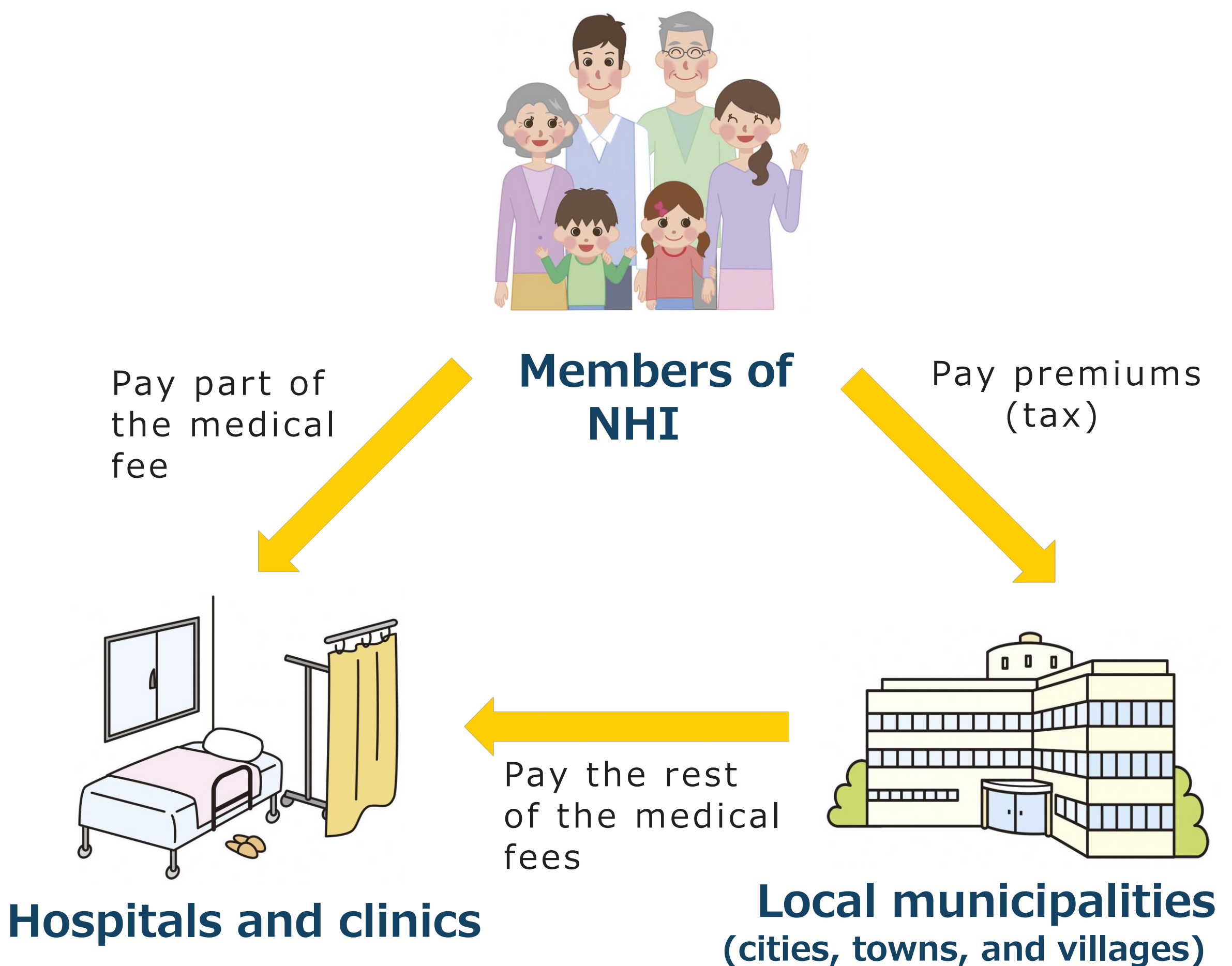
If you have any inquiries about the NHI, please contact the local municipal government in your area of residence. Please take your passport and residence card with you when going to the office.



**Welcome to
Hokkaido!**

1 National Health Insurance system

The National Health Insurance is a system in which every insured person pays premiums (premium tax) and mutually shares the burden of medical fees for the ill or injured. This way, every citizen can receive medical treatment without worries.



2 These resident aliens need to enroll

Resident aliens who are registered residents of local municipal governments in Hokkaido, **except those who meet any of the following conditions**, must enroll in the National Health Insurance Program.

- Those aliens whose visa duration is three months or shorter
(Please note that even if your visa duration is three months or shorter, those whose purpose of stay is one of the following AND who can provide a documentation that their stay will be longer than three months can be enrolled.

{ “Entertainment” “Technical Intern Training”
“Accompanying Family” “Government Business”
“Designated Activities”

- Those with a residence status of “Short Stay” or “Diplomat”
- Among those with a residence status of “Designated Activities,” “those who entered Japan to receive medical treatment and those accompanying that person,” or “those in Japan for tourism and/or recreational activities”
- Those who do not have a residence status, including illegal stay
- Those enrolled in a workplace health insurance program
- Those living on welfare
- Those who are 75 years old or older (eligible for the late-term elderly medical insurance system)
- Those who are from countries which have entered into a Social Security Agreement (including medical insurance) with Japan* and received a Certificate of Social Security Insurance Enrollment (Certificate of Coverage) issued by their governments

(*) the United States, Belgium, France, the Netherlands, Czech Republic, Switzerland, Hungary, and Luxembourg (as of October, 2019)



In the event that it becomes clear your activities do not match with your original residence status, your status as an NHI member may be cancelled.

3 Required steps and procedures

(1) When joining NHI

Steps necessary in NHI enrollment are to be taken by the head of the household. **When you become qualified to enroll in NHI(*)**, please file an application at your local city/town/village office **immediately**. You need to do this **within 14 days after becoming qualified**.

- (*) ● The date of entry into Japan ● The date when a child was born in your family
- The date when you moved into a municipality from another
 - The date when you withdrew from another health insurance program
 - The date when you ceased to be on welfare

If you are late in applying for enrollment,

- 
- The fee for medical care provided before application will have to be paid in full amount unless NHI finds that an unforeseen circumstance prevented you from applying.
 - You will be required to pay premiums (tax) dating back to the date when enrollment status began.

(2) When withdrawing from NHI

When you go back to your country, move to another municipality, or join another health insurance program, such as a workplace health insurance program, you will be required to notify your local city/town/village office of your withdrawal from NHI and **return your NHI enrollment card** to your local municipal government.

If you fail to notify your local government office of your withdrawal,

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- you will be unable to use your NHI card, beginning on the day following the loss of your NHI status. If you inadvertently use the card to receive medical treatment, you will be required to pay back the amount covered by NHI to NHI.
 - NHI will continue to charge you premiums (tax), which you will have to pay.

3 Required steps and procedures

(3) When the card expires

The expiry date of the NHI card is written in the right upper corner of the card. The card will functionally expire on the day following the final day of the duration of your visa.

When your visa is renewed, your NHI card will be also updated, so you will be required to notify to your local municipal government.

(Example) NHI card

北海道 国民健康保険 被保険者証	① 有効期限	平成31年7月31日
	② 交付年月日	平成30年8月 1日
	③ 適用開始年月日	平成28年4月 1日
記 号	XX	番号 XXXXXXXX
氏 名	Hokkai dou ④	
生 年 月 日	平成 2年4月1日 ⑤	性別 男 ⑧
世帯主氏名	Hokkai dou ⑥	
住所	北海道札幌市中央区北3条西6丁目	
保険者番号	XXXXXXXXXX ⑦	印
交付者名	XXX	

① Expiry Date

② Date Issued (of the NHI card)

③ Date of Application (Date of Status Qualification)

④ Full Name

⑦ Address

⑤ Date of Birth

⑧ Sex

⑥ Name of Household

4 Keep your NHI card in a safe place

When you enroll in the NHI program, your NHI card will be issued. NHI card certifies that you are enrolled in the NHI. You will need to show the card when you go to hospitals or medical/dental clinics, so please make sure to keep it in a safe place.

Appropriate use of NHI card



- Check that the information contained on the card is correct. It may become invalid if you correct information by yourself without permission.
- Be sure to show the card at the reception desk when you go to a hospital or a medical/dental clinic.
- Never lend or borrow NHI cards. You will be punished by law
- You cannot use an expired NHI card.
- If your card is damaged or lost, apply for a new one to be issued.

Treatment not covered by insurance



- Treatments which are not covered by insurance (health checkups, complete medical screening tests, cosmetic surgery, orthodontics, mild degree of body odor or stains, normal child delivery, etc.)
- Work-related injury (covered by the workers' accident compensation insurance)
- In a case where insurance payments are limited (deliberate criminal act, a fight, excessive drunkenness, etc.)

5 Insurance Benefits covered by NHI

(1) Medical Treatment Benefits

When you get sick or injured, you can receive medical treatment by showing your NHI card at the reception desk at hospitals and/or medical/dental clinics and paying a part of the medical fees.

The rate of medical fees you are responsible for differs depending on age, etc.

Preschool
children

20%

School children
and persons aged
69 or younger

30%

Persons aged
70-74

**20% or
30%**

If you are involved in a traffic accident, etc.



- If you are injured in a traffic accident caused by a third party, your medical fees will basically have to be covered by the third party.
- If you would like to use your NHI card in such instances, be sure to consult your local city/town/village office. You may be required to file a special application for that purpose.



5 Insurance Benefits covered by NHI

(2) Medical Expenses

In the following cases (①, ②, ③, ④), the insured must initially pay the full cost to hospitals/clinics. Following your payment, please file an application at the NHI office for reimbursement of a portion of the cost.

If your application is approved by the local municipal government, the full cost of medical expenses, excluding the amount of your co-payment, will be paid to you at a later date.

- ① When you receive medical treatment without presenting your NHI card due to an emergency or other similar reasons
- ② When you purchase medical items, such as a corset, on the recommendation of a medical doctor
- ③ When you receive judo therapy, acupuncture, moxibustion, or massage therapy on the recommendation of a medical doctor
- ④ When you receive medical treatment overseas due to a sudden illness or injury (excepting travel overseas with the express intent to receive medical treatment)

Notice on Overseas Medical Expenses

- Medical treatments which are refundable while overseas are limited to treatments covered by health insurance in Japan.
- If you travel overseas with the intention of receiving medical treatment, the treatment will not be covered by health insurance.
- To apply for coverage of treatment received overseas, a designated certificate, completed by a medical doctor from the overseas hospital/clinic where you received the treatment, will be required. It is recommended that you take a blank certificate form with you just in case when you travel overseas. For more information regarding this form, please ask your local municipal government.



5 Insurance Benefits covered by NHI

(3) High-Cost Medical Expenses Benefits

If the amount of personally borne expenses in one month exceeds the designated maximum amount, the amount exceeding this limit will be reimbursed to you as “High-Cost Medical Expenses Benefits.”

Furthermore, if you are aware that your medical fees will be expensive due to hospitalization or other reasons, you may only be required to pay a portion of predetermined personal expenses by showing either an “Eligibility Certificate for Payment Cap” or an “Eligibility Certificate for Payment Cap and Reduction of Co-Payments.” You may receive and submit these applications beforehand through your local municipal government.

(4) Childbirth lump-sum Benefits

When NHI members give birth, childbirth lump-sum benefits are paid upon application. In the case of stillbirth or miscarriage, the same benefits will be paid if the pregnancy lasted 12 weeks (or 85 days) or more.



5 Insurance Benefits covered by NHI

(5) Funeral Benefits

When NHI members pass away, funeral benefits are paid upon application to the party conducting the funeral.

(6) Transportation Expenses

Transportation expenses are provided for urgent hospitalization and hospital transfers of critically ill persons at the instruction of a medical doctor.

* Transportation fees required for routine hospital visits are not covered by NHI.

Notice



The application period for the items from (2) to (6) is two years from the day following the initial payment of the expense.



6 Be sure to pay insurance premiums (tax)

Since you are enrolled in NHI, you must pay insurance premiums (tax). Insurance premiums (tax) are important financial resources, used to cover the medical costs of all those insured. As such, please be sure to pay these premiums by their respective deadlines.

(1) How insurance premiums (tax) are calculated

Insurance premiums (tax) are calculated on the basis of age and household for each fiscal year.

① Fiscal year basis

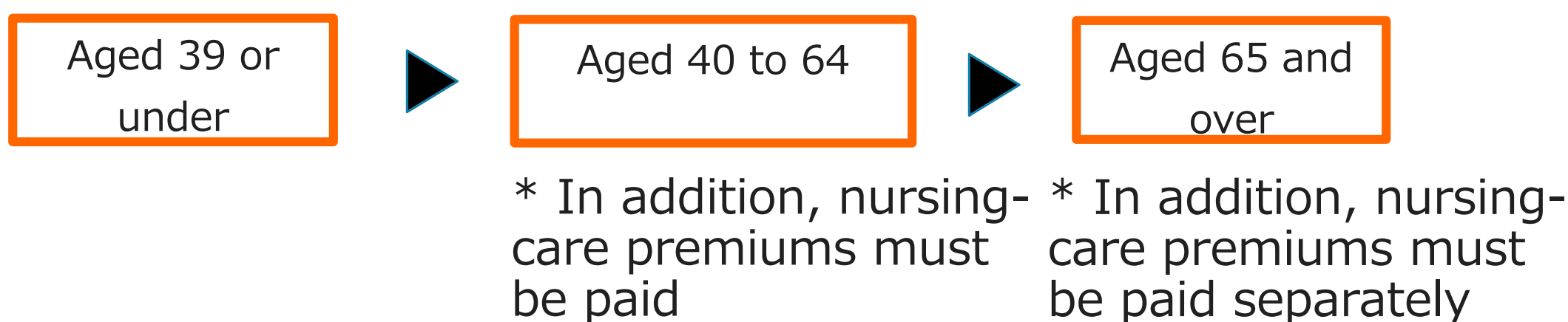
The premium is calculated based on your income in the previous fiscal year. For the correct calculation of insurance premiums (tax), be sure to declare your income by the proper deadline.

② Household basis

The premium is calculated on a household basis. If the household consists of more than one NHI member, premiums for all members will be summed up as a whole.

③ Age basis

Types of premium vary depending on age.



6 Be sure to pay insurance premiums (tax)

(2) How to pay the premiums (tax)

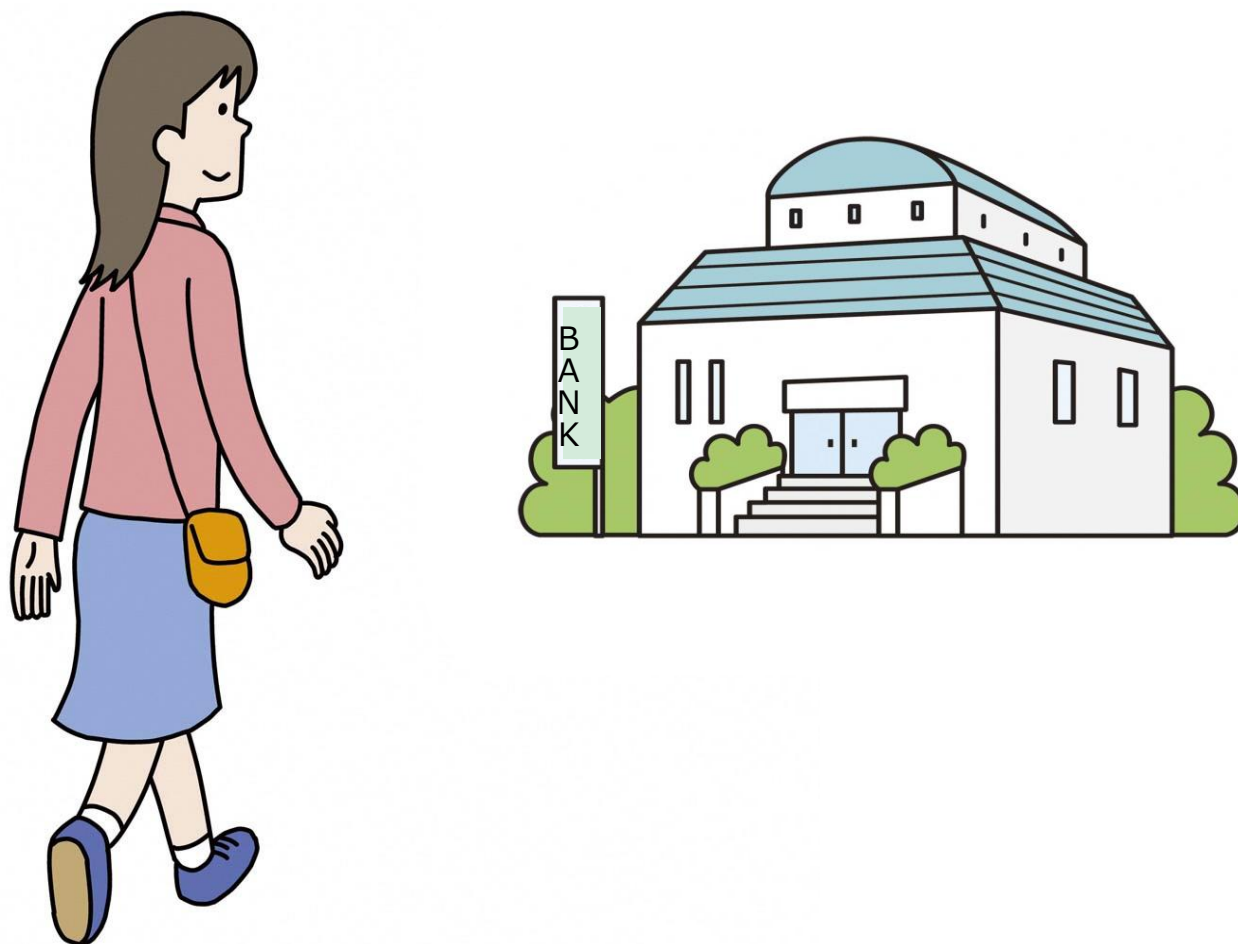
Make sure to pay the premiums (tax) by the proper deadline. Payments for premiums are made primarily through the following means:

① Bank Transfer

The premium will be automatically deducted from the designated account every time. It is safe and convenient, and eliminates the worry of missing payment.

② Payment slips

Using payment slips mailed from local municipal governments, you can pay at financial institutions, postal offices, or your local city/town/village office. Depending on where you live, you may also be able to pay at convenience stores as well.



6 Make sure to pay insurance premiums (tax)

(3) Adjustment of premiums (tax)

When you leave Japan or move to another city, town or village in Japan, you need to complete certain procedures to withdraw from the NHI (see P4), and have an adjustment of your premiums at the same time. The amount of the adjustment is calculated based on the duration of your enrollment period.

In case if an adjustment occurs after you leave Japan, make sure you have a proxy.



Depending on the timing of your departure from Japan, additional collection or return of your premiums may occur, even after you have left. In such a case, you will need to ask an acquaintance in Japan to complete procedures as your proxy. Be sure to designate a proxy by completing the necessary steps at your local municipal government office before leaving Japan.



6 Be sure to pay insurance premiums (tax)

(4) If you do not pay the premiums (tax) by the deadline

- **Reminders will be mailed**

You will receive written reminders by mail. A late fee may also be charged.

- **Instead of a standard NHI card, a temporary NHI card or a Proof of Eligibility Certificate may be issued**

Instead of a standard NHI card, a temporary NHI card which is valid for a shorter period than usual will be issued. Furthermore, if you remain delinquent in payments, a Proof of Eligibility Certificate will be issued. In this case, you must temporarily pay all medical costs in the event that you visit a hospital/clinic (you can apply for reimbursement of the portion covered by the insurance program at a later time.)

- **Your property may be seized**

In order to collect your delinquent payments, your city/town/village office may investigate your salary, bank accounts, and/or life insurance policy, and may seize your property.

Before these measures are taken



If you are unable to pay your premiums, please visit your local city/town/village office to receive consultation as soon as possible.

6 Be sure to pay insurance premiums (tax)

(5) Payment status may affect your visa renewal

- **In the event that a non-payment is determined to be “malicious”**

Non-payments of large-sum premiums or delinquency for a lengthy period are practices known as “malicious acts,” which may adversely affect your visa renewal.

~ For those with “person with designated skills” residence status ~

For your visa renewal, starting April 2019, submission of a document certifying your social insurance enrollment status, along with a proof of payment certificate for the National Health Insurance program may be required.



Starting April 2019, those aliens residing in Japan with a residential status of “a person with designated skills” may be required to submit a document certifying their enrollment status in social insurance programs, and a proof of payment certificate for the National Health Insurance at the time of their visa renewal.

As such, please be sure to prepare and present these documents at the time of your visa renewal.