

National Health Insurance

What is National Health Insurance?

National Health Insurance (Kokumin Kenko Hoken) is a public health insurance system for the people who are not covered by another insurance system.

Those who do not join insurance managed at a place of employment or those not receiving social welfare must join this system.

Those who do not join an insurance system may have to pay the full amount of medical costs incurred.

Those who withdraw from the insurance offered at their place of employment should apply at once to join the National Health Insurance.

There is also a voluntary continuation system for those who have retired from work who had been members of an insurance system under the Japan Health Insurance Association, a health insurance association or mutual-aid association while working. Please ask your place of employment about the details.

(If you join the National Health Insurance system)

- (1) As a general rule, you will pay 30% of costs when seeing a doctor. (The cost such as the room fee which can't be covered by insurance must be borne completely by the individual.)
- (2) When a child is born to an insured person, that person may receive a lump sum payment after birth for child rearing expenses.
- (3) At death of the insured person, if a funeral is held, payments for funeral expenses may be received. Other payments and benefits are also available.

(How to join the system)

Those who have registered as residents and have stayed in Japan in accordance with the immigration law for more than 3 months may enter the system. Those who have stayed in Japan for less than 3 months but whose purpose for entering the country are considered as having stayed over 3 months can also join the system.

However foreign visitors holding status of residence of "Designated Activities" and Medical Purpose Visa or staying for the purpose of sightseeing and/or relaxation are not eligible for National Health Insurance.

- (1) After registration of moving in, you should make your application for the National Health Insurance at the City Office, National Health Insurance Division (Kokumin Kenko Hoken Ka), at any of the Branch Offices, Service Centers, or ACTA Nishinomiya Civic Service Station (except on weekends and holidays).
- (2) Required items
 - Resident Card (Zairyu Card) or other equivalent document (a valid Certificate of Alien Registration is also acceptable)
 - For those who have stayed in Japan for less than 3 months, document to prove you will stay in Japan hereafter for over 3 months (School/college identification card, study project, etc.)
 - Certificate of Loss of Health Insurance Eligibility (Kenko Hoken Shikaku Soshitsu Shomeisho), in case you withdrew from a group health insurance scheme managed at your place of employment.
 - Passport
 - Document with your individual number (my number)

(In case of a proxy)

- A letter of proxy (a document that shows the right to represent)
- Identification of the proxy (driver's license, passport etc.)

(National Health Insurance Card)

One National Health Insurance Card is issued per person.

When seeking medical treatment, bring the insurance card to the hospital or clinic and show it at the reception desk. Please return this card if you either join another insurance at your place of employment or move out of Nishinomiya.

About insurance premiums

The annual insurance payment is calculated based on the insured individual's annual income and the number of people in the family as one unit.

People over 40 years old and less than 65 years old must also pay an additional premium for Nursing Care Insurance (Kaigo Nofukin).

Annual insurance payments are paid in 10 installments from June to March the following year. An insurance payment bill will be sent from the National Health Insurance Division. Payment should be made by the due date at a bank, post office or convenience store. If the appropriate application is made, payments can be made automatically by your bank and transferred from your bank account.

When you join the insurance scheme you will be asked to pay for the period from the month when you became a resident (not from the month you entered the country). In the case where you change your insurance from that provided by your employer to the National Health Insurance, you will be asked to pay insurance premiums for the period from the month you left the health insurance system of the place of your employment.

In cases of disaster, unemployment, bankruptcy, etc. when it becomes difficult to pay insurance premiums, it may be possible to receive a remission from payment. If insurance premiums are not paid, the total cost of medical expenses may have to be borne and benefits may be suspended.

Consultation is available for a person who has difficulty paying the premiums.

The following must be reported

The following should be reported within 14 days:

- (1) A change of address (when you have moved within the city, ward, town or village), or head of a family
Bring your National Health Insurance Card to the city head office or branch office to replace it with a new one.
- (2) Moving into a city, ward, town or village
When moving into Nishinomiya City, after the registration of moving in, apply for enrollment to the National Health Insurance system.
- (3) Moving out of a city, ward, town or village
When moving out of Nishinomiya City (including leaving Japan), after application for a moving out, also apply for withdrawal from the National Health Insurance system. Please return your National Health Insurance card.
- (4) Withdrawal from health insurance system managed at your place of employment
When withdrawing from health insurance managed by your place of employment, you should obtain a Certificate of Loss of Health Insurance Eligibility from your place of employment. The certificate is issued by your place of employment, pension office and health insurance associations.
- (5) When a child is born
- (6) Death of an insured person
- (7) Loss, damage or stain(s) of the health insurance card
- (8) When joining the insurance scheme at your place of employment
When you enter the health insurance scheme managed at your place of employment, both national health insurance cards of all members who will withdraw and the health insurance card of your new place of employment are required to withdraw from National Health Insurance scheme.

You cannot withdraw from the National Health Insurance except for the following reasons: entering the social insurance system or the insurance system at your place of employment, moving from your city, ward, town or village etc.

If you withdraw from the National Health Insurance during the fiscal year, insurance premiums will be recalculated and must be paid accordingly.

After 2 years, there are possibilities that the amount of insurance premium may not be altered. If the notification of withdrawal is delayed, it may cause a case where one needs to pay the assigned insurance premium even if it is the term while the person is a member of another insurance.

When reporting, your individual number (my number) and ID are necessary. (In case of a proxy, ID of the proxy is also necessary) Note that the documents required to present will vary depending on what you want to submit.

* All the applications referred above are accepted on weekdays only at National Health Insurance Division (*Kokumin Kenko Hoken ka*) of the City Hall, Branch Offices, Civic Service Centers or ACTA Nishinomiya Civic Service Station.

People who cannot join the National Health Insurance

- (1) People who have not registered as residents
- (2) People who do not have a status of residence (*zairyu shikaku*)
- (3) People on short stays (in Japan)
- (4) People who have already joined another health insurance system
- (5) People receiving social welfare

Specific Health Check- up and Specific Health Guidance

Specific Health Check-up (*Tokutei Kenkou Shinsa*)

People at the age of 40 and over and under 75 who is a member of National Health Insurance as of April 1st of the fiscal year and continue to be a member of the Insurance until the date of health check-up are eligible for a Specific Health Check-up (*Tokutei Kenkou Shinsa*). [Excludes people such as someone in a facility covered by Long Term Care Insurance and others stated by the Minister of Health Labor and Welfare.]

It is free of charge and people who are eligible will receive the ticket by mail. (Those who are under the guidance from previous year will receive the ticket after finishing the guidance.)

You are not eligible for this check-up if you join or withdraw from National Health Insurance during the fiscal year. However, you can take a basic health check-up (same content as the Specific Health Check-up) upon request

The aid for taking a Complete Medical Checkup is also available. (There are some required conditions) When you plan to have a medical check-up (including Complete Medical Checkup), please refer to the enclosed letter that comes with the ticket for the information such as the places available for the check-up.

Specific Health Guidance (*Tokutei Hoken Shido*)

According to the results of Specific Health Check-up, professionals such as doctors, public health nurses, nutritionists, etc. will provide support to people who have high risks of developing lifestyle-related illness and can expect to prevent illness by changing to healthier lifestyles.

Enquiries Regarding insurance benefits
Nishinomiya City Hall, National Health Insurance Division

(Nishinomiya Shiyakusho, Kokumin Kenko Hoken Ka) 0798-35-3120
Regarding joining / leaving the system
Nishinomiya City Hall, National Health Insurance Division
(Nishinomiya Shiyakusho, Kokumin Kenko Hoken Ka) 0798-35-3117
Regarding Specific Health Check-up
Nishinomiya City Hall National Health Insurance Division
(Nishinomiya Shiyakusho, Kokumin Kenko Hoken Ka) 0798-35-3115
Regarding payment of insurance premiums
National Health Insurance Premium Division
(Nishinomiya Shiyakusho, Kokuho Syuno Ka) 0798-35-3091

Note For details, ask a person who understands Japanese to enquire for you.