

Overview of the National Health Insurance System

① **The National Health Insurance System enables everyone to receive medical treatment.**

- All residents of Japan must be enrolled in a health insurance system. Japan's health insurance system is largely divided into health insurance from one's company and the National Health Insurance System.
- The National Health Insurance System is a system of mutual assistance for reducing medical costs by a policy of regular payments in order to receive care in the case of sickness or injury.

② **Please enroll at your local municipal National Health Insurance Division.**

(1) Enrollment into the National Health Insurance System (within 14 days)

- After creating a Resident Record (juminhyo), those with a resident visa status of more than three months and who are not enrolled in another health insurance system are required to join the National Health Insurance System.(2012.7.9~)
- Those who have been in Japan for less than three months but have a proof of guarantee of employment for over three months, or those with a school registration certificate are eligible for enrollment. (2012.7.9~)
- In the case of withdrawal from one's employer's health insurance plan, it is necessary to enroll in the National Health Insurance System.

(2) Withdrawal from the National Health Insurance System (within 14 days)

- In the case of returning to one's home country, transfer to another municipality, enrollment into one's employer's health insurance plan, or if one becomes a welfare recipient, notification of withdrawal must be made to the division in charge of National Health Insurance, and one's National Health Insurance certificate must be returned.

③

An insurance certificate will be issued after enrollment in the National Health System.

(1) Issuance of Health Insurance Certificate

- The Health Insurance Certificate is an important document that is required when receiving medical treatment and proves that one is an insured person.

(2) After Receiving Health Insurance Certificate

- Check the period of validity and registered information
- Please don't lose or dirty the health certificate
- In the case of loss or damage, submit notification to the municipality
- In the case of section 2, article 2, the health certificate must be returned

④

After joining the National Health Insurance System, the following benefits are available.

(1) Medical Care

After presenting the health insurance certificate at the hospital or clinic reception area, one shall bear only 30% of the treatment cost. Meanwhile, the burden of treatment cost differs for preschoolers and the elderly.

⇒Details at Table A1

- Treatment of sickness or injury
- Medicine and injections necessary for treatment
- Hospitalization costs

(2) High Cost Medical Care

In the case that medical expenses become expensive, depending on income, if personal treatment costs exceed a certain amount, part of the treatment fees shall be returned.

⇒Details at Table A2

(3) Lump-Sum Birth Allowance

A lump-sum birth allowance shall be given at after delivery of a child.

⇒Details at Table A3

(4) Funeral Expenses

In the case of death, funeral expenses shall be paid.

⇒Details at Table A4

⑤

Payment of health premiums (tax) is required after joining the National Health Insurance System.

- In order to receive benefits of the National Health Insurance System, insurance premiums (tax) must be paid. If one does not pay the fees either because of forgetfulness or because payment is bothersome, in addition to the financial resources of the Health Insurance System becoming endangered, one will not be able to use the insurance.
- Insurance premiums (tax) are a vital resource for the protection of everyone's health, so please pay the fees before the designated date.

◎Notwithstanding special circumstances, if insurance premiums (tax) are not paid for more than one year, the insurance certificate must be returned. In this case, a different certificate will be issued and 100% of medical expenses must be paid at time of treatment.

Calculation of Insurance Premiums (Tax)

Medical insurance, support for the elderly (over age 75), and nursing insurance premiums (tax) will be calculated together based on taxable capacity and benefits as follows.

⇒Details at Table B1

① Ability to Pay (Changes based on taxable capacity)

- Income Rate: Amount is calculated according to each household's income from the previous year
- Asset Amount Rate: Amount is calculated according to each household's assets

② Benefits (Low-income bracket eligible for reducing measures)

⇒Details at Table B2

- Insured Individual Rate: Amount per person is calculated according to the number of those insured without regard to age or income
- Household Rate: Amount per household is calculated equally

Note: Calculation methods of insurance premiums (tax) may vary by municipality. For more information, please refer to the department in charge of the National Health Insurance System.

⑥

National Health Insurance also covers traffic accidents.

- In the case of injury by a traffic accident or by a third party, treatment is covered by National Health Insurance.
- If National Health Insurance is used to cover treatment costs, the insurer claims compensation instead of the injured party.
- In the case National Health Insurance is used after a traffic accident, please submit a police report.

⑦

Those over age 40 should undergo a specific health check-up once a year.

- To extend healthy life expectancy and reduce increasing healthcare costs, specific health check-ups were implemented in 2008 to prevent lifestyle-related diseases such as cancer, heart disease, and stroke.
- Payment burden for these specific health check-ups fall into the B3 category.
- If the results of the check-up require lifestyle improvement changes, patients will be eligible for specific health guidance.

⑧

Medical Treatment System for Senior Citizens

- Beginning back in 2008, those over the age of 75 are to be enrolled in the Medical Treatment System for Senior Citizens (koki-koureisha iryo seido).
- Payment burden for those in the Medical Treatment System for Senior Citizens will be 10% of the base medical cost.

⑨

This pamphlet gives a brief overview of the National Health Insurance System. For more information, please visit the department in charge of National Health Insurance at your local government office.

【Contact Information】

Municipality	Shizuoka City (静岡市)
Division in Charge of National Health Insurance System	The Insurance/Pension Section (各区 保険年金課) Aoi HOKEN NENKIN/葵区役所 054-221-1070 Suruga HOKEN NENKIN/駿河区役所 054-287-8621 Shimizu HOKEN NENKIN/清水区役所 054-354-2141

Overview of the National Health Insurance Benefits and Premiums Reference Chart

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(as of April, 1, 2020)

A Benefits

A1 Individual Payment Rate

Bracket	Rate	
Under age 6	20%	
Ages 6-69	30%	
Ages 70-75	30%	Active Income Earners*
	20%	Those who do not fall under one of the categories above

*Those who fall in the ② section of Table A2 have a rate of 30% (see ※1)

A2 High-Cost Medical Care Copayment Ratio (Per Month)

① Ages 69 and Below

Bracket		Total for Household Enrolled in the National Health Insurance System
High-Income	Those with a gross income exceeding 9,010,000 JPY after basic deductions	252,600 JPY + (Medical Expenses - 842,000) × 1%
	Those with a gross income between 6,000,001 JPY and 9,010,000 JPY after basic deductions	167,400 JPY + (Medical Expenses - 558,000) × 1%
General	Those with a gross income between 2,100,001 JPY and 6,000,000 JPY after basic deductions	80,100 JPY + (Medical Expenses - 267,000) × 1%
	Those with a gross income of 2,100,000 JPY or below after basic deductions	57,600 JPY
Low-Income	Those exempt from residence tax	35,400 JPY

② Ages 70-75

Bracket		Individual (Outpatient Only)	Household (Including Hospitalization)
Active Income Earners	taxable income exceeding 6,900,000 JPY	252,600 JPY + (Medical Expenses - 842,000) × 1%	
	taxable income exceeding 3,800,000 JPY	167,400 JPY + (Medical Expenses - 558,000) × 1%	
	taxable income exceeding 1,450,000 JPY	80,100 JPY + (Medical Expenses - 267,000) × 1%	

General	taxable income below 1,450,000 JPY	18,000 JP Y	57,600 JPY
	II households exempt from municipal residence tax	8,000 JPY	24,600 JPY
Low Income	I households exempt from municipal residence tax ※1	8,000 JPY	15,000 JPY

※1 Households exempt from municipal residence tax and whose income does not satisfy prescribed standards

A3 Lump-Sum Birth Allowance
404,000 JPY
(420,000 JPY for birth at a medical facility enrolled in the Japan Obstetric Compensation System for Cerebral Palsy)

A4 Funeral Allowance
50,000 JPY

B Premiums

B1 Health Insurance Premiums (Tax) Amounts

	① Ability to Pay Rate		② Benefit Rate	
	Income Rate	Asset Rate	Insured Individual Rate	Household Rate
Health Insurance	6.08 %	— %	24,900 JPY	20,900 JPY
Support for Elderly (Age 75+)	2.30 %	— %	9,800 JPY	7,600 JPY
Nursing Insurance	2.33 %	— %	18,400 JPY	— JPY

B2 Reduction Rate

70% 50% 20%

Reduction System

Reduction Rate	Reduction Standards
70% Reduction	Gross Income (Head of Household + Insured) \leq 330,000 JPY
50% Reduction	Gross Income (Head of Household + Insured) \leq 330,000 JPY + 285,000 JPY x Number of Insured
20% Reduction	Gross Income (Head of Household + Insured) \leq 330,000 JPY + 520,000 JPY x Number of Insured

B3 Specific Health Check Copayment

0 JPY