For foreign residents／those who have recently come to Japan

National Health Insurance (NHI): The system that serves as the backbone of healthcare in Japan

This system ensures access to health care for you and your family in case of illness or injury.

Anyone who lives in Japan, regardless of nationality, is obliged to enroll in public health insurance system. Although the payment of insurance premiums is mandatory in order to get covered, this system ensures access to medical care with less financial burden when you and your family get sick or injured.

Advantages of public health insurance

- When you visit a hospital or clinic, you usually pay only 30% of the total medical expenses. The insurance covers the remaining 70%, significantly reducing your out-of-pocket medical expenses.
- The insurance provides additional programs to help protect your daily life, such as financial support in case of high medical expenses.

The types of public health insurance vary depending on your job and your age. The National Health Insurance is mainly for those who are not covered by employees' health insurance or the medical system for people aged 75 and over. Those eligible for this insurance, including self-employed workers, students, unemployed people, and foreign residents staying in Japan for more than three months, are required to enroll in this insurance.

Who is required to enroll in the National Health Insurance?

You are required to enroll in the National Health Insurance if you live in Japan and fall under ANY of the following categories.

Self-employed workers, farmers, fishers, students, or unemployed people

People who have retired and left their employees' health insurance



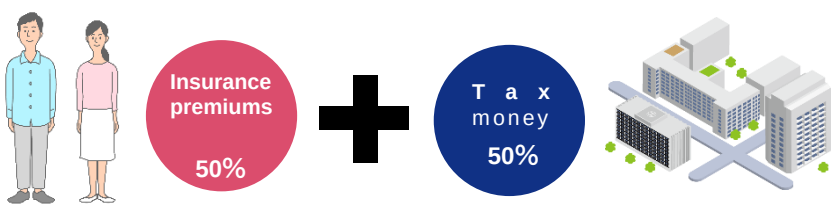
Foreign residents who stay in Japan for more than three months

People who are not enrolled in employees' health insurance or the medical system for people aged 75 and over

How is the National Health Insurance financed?

How are medical costs supported?

Medical expenses under the National Health Insurance are funded by insurance premiums paid by its members and by public funds, including tax revenue. About half (50%) of the total medical expenses under the National Health Insurance system is funded by public funds.



Paid by members

Paid by the national and local governments

This insurance provides a system in which society as a whole supports healthcare while reducing the burden on individuals.

Benefits Provided by the National Health Insurance and How to Receive Medical Care

If you are enrolled in the National Health Insurance, show your My Number Card or Health Insurance Eligibility Certificate at the reception desk when you receive medical treatment for illness or injury at medical institutions. You usually need to pay only a part (typically 30%) of the medical expenses.

Under the National Health Insurance, you can receive the following benefits.

- Medical care such as consultations, treatments, and prescriptions at medical institutions
- Meal expenses during hospitalization
- High-cost medical expense benefits: If your out-of-pocket medical expenses become very high, the amount above a certain limit will be reimbursed.

Members of the National Health Insurance must pay insurance premiums.

Insurance premiums are calculated based on your previous year's income and household circumstances.

The amount of premiums and calculation method vary from one municipality to another.

If you do not pay your premiums, your municipality will send you a reminder notice.

If you do not pay for a long time, you may face the following disadvantages.

- Your property may be seized.
- Your benefits may be limited. You may need to pay the full medical expenses at the medical institution. In this case, you will receive reimbursement if you meet certain conditions.
- Your payment status will be taken into consideration when you renew your period of stay in Japan or change your Status of Residence.

Please pay your premiums by the due date.

Q&A

Q1. I came to Japan from a country that has a social security agreement with Japan. Do I need to enroll in the National Health Insurance?

In some cases, you may not need to enroll in the National Health Insurance. Please contact the National Health Insurance office of your municipality and ask if you have to enroll.

Q2. When is the deadline for enrollment in National Health Insurance after I retire and leave employees' health insurance?

Please complete the necessary procedure at the National Health Insurance office of your municipality within 14 days.

Q3. What should I do when I have difficulty paying my insurance premiums?

If you have difficulty paying premiums or out-of-pocket medical expenses because of financial reasons, you may be able to receive a reduction or pay in installments. In such cases, please consult with your local municipal office as soon as possible.



Contact

海南市役所くらし部保険年金課 （Kainan City Insurance and Pension Division）

TEL 073-483-8451 ／ 073-483-8404 ／ 073-483-8435

e-mail hoken@city.kainan.lg.jp

ひと、くらし、みらいのために
厚生労働省
Ministry of Health, Labour and Welfare