

National Health Insurance Guidebook 2024



When you enroll in your company's insurance or another health insurance, please complete withdrawal procedures for the National Health Insurance system at the service counter, by mail or electronic application (it will not switch automatically) ▶ Page 7



If your period of stay or residence status changes, visit the NHI Section to complete the appropriate procedures ▶ Page 3, Page 5



Even if you have no income or low income, you need to file an income tax report ▶ Page 9, Page 14



If your work income increases, your insurance premiums will also change ▶ Pages 10 to 15

Pay your premiums by the deadline. Payment methods: ▶ Pages 16 to 18



If you don't pay your premiums ▶ Pages 19 and 20



Please bring your NHI certificate when going to the hospital ▶ Pages 20 and 21

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Note: Information in this booklet is current as of April 2024.

1. What is the National Health Insurance System?

Japan's national health insurance system is a social insurance system in which members contribute to ensure that "medical expenses are paid for all." National Health Insurance (NHI) is one such medical insurance system.

Under this system, all residents of Japan, including foreign residents, must enroll in a public health insurance program and pay premiums.

Those who are enrolled are entitled to receive treatments with lower personal expense and can apply for payment of medical expenses, etc.

While those who are enrolled in national health insurance enjoy the "right" to receive treatments covered by the insurance, they also bear the "obligation" to pay premiums.

All NHI members must pay premiums even if they never go to the hospital.

Application for enrollment or termination of NHI must be done within 14 days. (See pages 4 through 9.)

*If you are late in completing the designated procedures to withdraw from NHI, you will continue to be charged insurance premiums, and the head of your household must continue to pay them. Failure to do so may result in your assets being audited, seized, etc. (See pages 19 and 20.)

2. How NHI Works

The prefectural and municipal governments where you live serve as insurers and run the NHI system. With health insurance, you only need to pay a portion of the medical expense whenever you receive medical treatment at a medical institution.

3. National Health Insurance Certificate

(1) Take good care of your National Health Insurance certificate

The NHI certificate is documental proof that you are a member of NHI. It is also required when you receive insurance-covered medical treatment at a medical institution.

Individual card-type health insurance certificates are issued to each member.

***When you reach 70 years of age, you will be issued an Elderly Recipient Certificate**

When you reach the age of 70, you will be issued an NHI Elderly Recipient Certificate (valid from the month following your birth month; excluding those whose birthday is the first day of month, for whom the certificate is valid from the birth month) with the percentage of the personally-borne expense indicated on the certificate. Please keep this certificate in a safe place, together with your health insurance card.

(2) Present it when you visit a medical institution

Please present your NHI certificate at the reception desk when you visit a medical institution.

In order to receive treatment under NHI, the medical institution must be one that accepts NHI.

If you visit a medical institution that does not accept NHI, you will not be able to use your NHI certificate and will

have to pay the full cost. (The majority of medical institutions do accept NHI.)

(3) Expiration

As a rule, the expiration date for your NHI certificate is determined based on your visa period of stay. Expired health insurance cards cannot be used. If you plan to extend your period of stay, be sure to complete the application procedures for extension of period of stay at the Immigration Services Agency before your visa expires.

If your NHI certificate is going to expire before you receive your new residence card, please bring a document that proves that you are in the process of renewing your visa to the NHI Section. Your NHI certificate will be extended for two months.

When your period of stay is renewed, bring your passport, residence card, and health insurance certificate to the NHI Section and complete procedures to have a new health insurance certificate issued.

For those with a “designated activities” visa status, relevant documentation is also required. **Unless we are able to confirm that your period of stay has been extended, you will no longer be able to use your NHI certificate.**

If your remaining period of stay is less than three months, or if you lose status of residence and obtain a new status of residence and create a resident record, bring your passport and residence card to the NHI Section and complete procedures to obtain a new insurance certificate. For those with a “designated activities” visa status, a certificate of designation is also required.

(4) National Health Insurance certificate

- 1) Please apply to change your personal information through the NHI Section.
- 2) In the event of damage or loss, apply for reissue.

- 3) You are no longer eligible for National Health Insurance and cannot use your insurance certificate when: your period of stay expires; your visa status changes to “designated activities” and you engage in: “activities to receive medical treatment” or “activities to take care of the person in their daily life” or “sightseeing, recreation, or other similar activities”; you move to another municipality; or you join a health insurance program of a company, etc. Please return the health insurance certificate as soon as possible.
- 4) The health insurance certificate can not be used by anyone other than the member himself/herself. Lending or borrowing a certificate is not permitted. Violations are punishable by law.
- 5) There is a space on the back of the health insurance certificate to declare your willingness to donate your organs.

4. Enrollment of National Health Insurance

(1) People who must join National Health Insurance

Those who are subject to the Residential Basic Book Act must all join NHI (except those covered under (2) below). It is not up to the individual to make the choice of enrollment or membership termination.

Application for enrollment, change, termination, etc. must be done within 14 days of the reason for such procedure(s).

Note: You must enroll in National Health Insurance even if you are enrolled in foreign student life insurance, life insurance with health benefits or travel casualty insurance. (The reason is that these types of insurance are not considered public health insurance in Japan.)

(2) Those who cannot join National Health Insurance

Even if they reside in Toshima City and are subject to the Residential Basic Book Act, those who fall under the following categories cannot join NHI.

- 1) Those who have joined (or can join) another public health insurance system (such as employees' health insurance programs or the Japan Health Insurance Association's health insurance plans)
- 2) Those who are a dependent (or can be a dependent) of a person who is a member of other public health insurance system (employees' health insurance programs or the Japan Health Insurance Association's health insurance plans)
- 3) Those receiving livelihood assistance
- 4) Those whose period of stay in Japan is three months or less*

* Even if your period of stay is for three months or less, you may be eligible to join NHI if you can prove that you will be residing in Japan for more than three months, such as with an employment contract. Please consult us regarding your eligibility. (This excludes those with short-stay visas and those without visas.) In addition, persons already enrolled in NHI may retain their memberships even if their visa period is changed to three months or less.

Please bring your passport and residence card to the NHI Section and complete procedures to obtain an insurance certificate.

- 5) Among persons with a "designated activities" visa status, those whose purpose of stay is "receiving medical treatment" or "taking care of such persons in everyday life" or "sightseeing, recreation or similar."
- 6) Those who are 75 years old or older (must enroll in the Medical Care System for Older Senior Citizens instead of National Health Insurance). (Please refer to page 28.)

(3) Procedures for application for membership

Within 14 days of the following, you must complete procedures for membership at the NHI Section or Residents Office.

Note: In principle, you are required to pay your premiums by automatic bank transfer. To complete procedures, please bring the cash card of the financial institution you will use for this purpose. (See page 16.)

When you enroll in NHI:

- 1) Commencement of residence in Toshima City (immigrating to Japan)
- 2) Termination of membership in another public health insurance system (employees' health insurance programs or the Japan Health Insurance Association's health insurance plans)
- 3) Birth of a child
- 4) Termination of livelihood assistance

(4) Receiving your NHI certificate

NHI certificates are delivered by simplified registered mail (note that they cannot be forwarded to another address). Please put your name on your mailbox. If you are not at home to receive your certificate or the delivery cannot be completed because of incorrect or unclear address, you need to apply for redelivery at the NHI Section or Residents Office. If you need your NHI certificate immediately, bring an ID document (one of those listed below) when submitting an application for membership or reissue.

<ID documents that enable you to receive your NHI certificate on the same day>

Note: Must be original and still valid.

- Individual number ("My Number") card (with ID photo)
- Passport
- Residence card or special permanent resident certificate
- Other documents that certify your identity issued by a public agency (with photo and listing name and date of birth)

Note: If the service counter is extremely busy, you may not be able to obtain your certificate on that day even if you show the valid ID listed above. Your certificate will be delivered by mail.

(5) When you are late in applying for membership

You will be asked to pay the premium from the month you join NHI. In addition, you will be asked to pay the unpaid premium for the period you should have been a member for maximum two years. Furthermore, while you are uninsured, you must pay the full cost of medical expenses incurred.

**Inquiries: Qualification and Premium Group
03-4566-2377**

5. Termination of Membership

Complete procedures within 14 days of the following. Please bring NHI certificates of all NHI members in your household. In regard to 2), applications can also be sent by mail or electronically.

- 1) Departure from Toshima City (departing Japan)
First, file a notification at the General Reception Desk or Residents Office.
* Please complete procedures for membership once again in your new city, town or village.
*** If you fail to file the notification when you leave Japan, insurance premiums will continue to be levied on you as long as your resident record is kept.**
* Please file a “moving-out overseas notification” if you will be out of Japan for a long period.
- 2) When joining another public health insurance system (such as an employees’ health insurance program or Japan Health Insurance Association’s health insurance plan)

Please file a notification with the NHI Section or the Residents Office. Along with the NHI certificate and your other public health insurance certificate—such as from your place of employment—please bring your residence card, special permanent resident certificate or other equivalent certificate. Please also bring your individual number notification card or individual number card with photo (if you have).

* If you do not complete withdrawal procedures, you will be enrolled in both health insurance systems and will be charged NHI premiums.

* Even if you are insured through foreign student insurance, life insurance which includes health insurance or travel insurance, you cannot terminate your NHI membership. (These types of insurance are not considered as a public health insurance system in Japan.)

* Please refer to our website for details on how to apply via mail or electronic application.

Notes:

- 1) If you leave Toshima City (leave Japan), or join another form of public health insurance (employees' health insurance programs or Japan Health Insurance Association's health insurance plans), you will not be allowed to use the Toshima City NHI certificate. If you do use it, you will have to pay the amount borne by the insurer.**
- 2) Please note that you cannot withdraw from the NHI program for such reasons as: The premium fees are too expensive, or you do not use the NHI certificate.**

**Inquiries: Qualification and Premium Group
03-4566-2377**

6. Other Procedures

If you have changed your address within Toshima City or any of your household members have changed his/her name, please bring the NHI certificate of all household members affected by the change to the General Reception Desk or the Residents Office.

If you have acquired Japanese citizenship, please also come to the NHI Section.

7. Please File an Income Tax Report (Income for the Previous Year) within the Filing Period (February 16 to March 15 Every Year)

National Health Insurance premiums are calculated based on the total income.

Unless you file a report, the category for your premiums and for your high medical expense ceiling will be incorrect. Please file an income tax report within the report period even if you don't have an income or your income is low.

The tax report should be filed with the tax section of the municipal office of the address where you were registered on January 1 of the current year.

If you came to Japan on or before January 1, 2024

Please file a resident's tax report at the municipal office of the address where you were registered as of January 1, 2024.

If you came to Japan on or after January 2, 2024

If you have just come to Japan, and were not in Japan the previous year, please file a "National Health Insurance Premium-related Report" and submit it to the NHI Section.

* Please refer to Page 14 about reduction of the insurance premium per capita amount.

**Inquiries: Qualification and Premium Group
03-4566-2377**

8. Insurance Premiums

The premium must be paid starting from the portion of the month you became insured. As soon as you move into Toshima City (immigrate to Japan), or your membership in another form of public health insurance (employees' health insurance programs or Japan Health Insurance Association's health insurance plans) terminates and you join NHI, you qualify for NHI and thus become liable to pay the premium.

- * There are no student fee reduction programs.
- * The premium will be reduced for those whose income is low. Please refer to Pages 9 and 14 for details.

(1) How the premium is calculated

The premium is calculated by the fiscal year (April through March of the following year) based on the insured's determined basic amount and number of household NHI members.

The "determined basic amount" refers to the amount remaining after the basic deduction (¥430,000) from the total income earned in Japan from January through December of the previous year.

The annual insurance premium is a sum of the income-derived amount, which is based on the determined basic amount, and the per capita amount, which is a flat rate imposed on each insurance member in the household.

For example, if you came to Japan in January 2023 and have lived in the country, then the determined basic amount will be calculated based on income earned from January through December 2023, and your health insurance premiums for April 2024 through March 2025 will be calculated.

(2) Notification of premiums

Insurance premiums are determined every year in June.

Insurance premiums will be determined in June when the resident's tax is confirmed, and "National Health Insurance Premiums Notification" is sent in mid-June.

Payment is made from June through March of the following year in 10 installments. When you pay your premiums using the payment slips, you can choose to pay in installments from June to March of the following year (monthly payments) or the entire amount (pay the annual premium at once).

If the field for determined basic amount on your Notification is "Undeclared", you must declare your income. See Page 9.

If there is a change (moving into/out of Toshima, birth/death or enrollment in employee's health insurance) in a member's household in April or May, you will be notified of your insurance premiums in June.

Furthermore, the National Health Insurance premiums adjustment notification will be sent if there is a change in the total income or if there is a change in the household in or after June. Please use the most recent payment slip when making a payment.

Premiums for the medical treatment portion

Income-derived amount: Total amount of the determined basic amount of each household NHI member × 8.69%	+	Per capita amount: Number of NHI members in household × ¥49,100	=	Premiums for the medical treatment portion for the period from April to March in the following year (Maximum amount: ¥650,000)	Total amount = Annual NHI premium
Income-derived amount: Total amount of the determined basic amount of each household NHI member × 2.80%	+	Per capita amount: Number of NHI members in household × ¥16,500	=	Premiums for the latter term elderly support portion for the period from April to March in the following year (Maximum amount: ¥240,000)	
Income-derived amount: Total amount of the determined basic amount of all household NHI members between 40 and 64 years of age × 2.36%	+	Per capita amount: Number of NHI members between 40 and 64 years old in the household × ¥16,500	=	Premiums for the long-term care portion for the period from April to March in the following year (Maximum amount: ¥170,000)	

*Determined basic amount = Total income amount of the previous year -basic deduction (¥430,000).

When you join or withdraw from the NHI system in the middle of the fiscal year:	
The total premiums for the fiscal year	× $\frac{\text{Number of months of enrollment}}{12}$

Precautions concerning insurance premiums

1) Insurance premiums are calculated starting from the month of eligibility for membership in the NHI program

For example, if you withdraw from employee's health insurance in May and file an application in August for enrollment in NHI, you must pay premiums dating back

from May. (Retroactive payments dating back to a maximum of two years may be charged.)

2) Insurance premiums for those who have just moved into Toshima City may later be increased

Insurance premiums for those who have just moved into Toshima City are initially calculated only with the per capita amount. Toshima City will later ask your old municipality where you were registered on January 1 of that year for the amount of total income, etc. Depending on the amount, the income-derived amount of your insurance premiums may be recalculated and you will receive a National Health Insurance premiums adjustment notification.

3) Insurance premiums for those who terminate membership in the middle of the fiscal year

(i) If the entire household terminates their membership, then the insurance premiums will be recalculated for the portion up to the month prior to the date in which the household terminated their NHI membership. If, as a result there is a balance due, you may have to pay the balance in or after the month of termination. If there has been an overpayment, you will receive a refund at a later date. If you plan to leave Japan (return to your home country) during the fiscal year, you may have to pay the balance due when you complete NHI withdrawal procedures.

(ii) If only some members of the household terminate membership, then the insurance premiums will be recalculated, and the balance due will be divided into the remaining installments from the month following termination of membership up to March.

4) Insurance premiums for the past fiscal year

Insurance premiums are calculated for each fiscal year (from April to March of the following year). "Insurance premiums for the past fiscal year" refer to premiums for

such cases as when eligibility for NHI membership dates back to the previous fiscal year (on or before March 31), or cases in which the income for the previous year turned out to be higher than initially considered and insurance premiums must be increased.

**Inquiries: Qualification and Premium Group
03-4566-2377**

9. Reduction of the Insurance Premium Per Capita Amount

There are no student discount programs for NHI premiums.

However, if the total household income of NHI members **(including the head of the household, regardless of whether he/she is an NHI member)** for the previous year is less than the reduced designated standard, the per capita amount of the insurance premium will also be reduced.

To be eligible for the reduction program, you must file an income tax report for the income earned the previous year. Even those who did not have an income, or whose income was very low, must file an income tax report.

Tax should be filed at the Tax Section of the municipal office where your address is administered as of January 1, 2024 (or the Toshima City Office NHI Section for those who entered Japan from January 2, 2024 onwards).

The standard day for reduction is April 1, 2024.

For newly enrolled households, the standard day is the day they become eligible for NHI membership.

The per capita amount will be reduced to half for preschool children regardless of income situation.

Reduced Designated Standard	Reduction rate	Per capita amount per person (annual amount)		
		Basic (medical) portion	Latter-term elderly support portion	Long-term care portion
430,000 yen + 100,000 yen × (number of salary income earners, etc. -1)	70%	¥14,730	¥4,950	¥4,950
430,000 yen + 295,000 yen × number of subscribers + 100,000 yen × (number of salary income earners, etc. -1)	50%	¥24,550	¥8,250	¥8,250
430,000 yen + 545,000 yen × number of subscribers + 100,000 yen × (number of salary income earners, etc. -1)	20%	¥39,280	¥13,200	¥13,200

Starting from January 2024, NHI premiums will be reduced during the designated prenatal and postpartum periods

If you are enrolled in Toshima City NHI during the prenatal and postpartum periods, your NHI premiums will be reduced during that time.

For more information on notifications, please visit the Toshima City website.

[Reduction Period]

Four months from the month before the expected month of childbirth

For multiple pregnancies, for six months from three months before the expected month of childbirth

[Eligibility]

Those expecting a child or who have given birth

Notes:

1. Delivery after a pregnancy of forty-eight days or more, including stillbirths, miscarriages and abortions.

2. If you use Toshima City's lump-sum childbirth payment system, your premiums will automatically be reduced.
(No notification required.)

Inquiries: Qualification and Premium Group
03-4566-2377

10. Payment of the Premium

(1) Bank transfer (general rule)

In general, we ask that you pay your premiums by automatic bank transfer.

Your premium payment will be automatically debited from your account on the last day of each month. (If that day is a holiday for your particular financial institution, payment will be made on the next business day.) Be sure the amount of the payment is deposited in your account by the day before the transfer.

[Automatic bank transfer application procedure]

- At the desk

If you have an account with any of the following financial institutions, you can complete the application procedures only if you bring your cash card to the NHI Section or Residents Office. Procedures using your cash card can also be handled at the NHI Section and Residents Office.

<Financial institutions where cash cards can be used for procedures>

Mizuho Bank, MUFG Bank, Sumitomo Mitsui Banking, Resona Bank, Saitama Resona Bank, Japan Post Bank, Kiraboshi Bank, Sugamo Shinkin Bank, Tokyo Shinkin Bank, Johoku Shinkin Bank, Kosan Shinkin Bank, Asahi Shinkin Bank, Tokyo City Shinkin Bank, and Saikyo Shinkin Bank

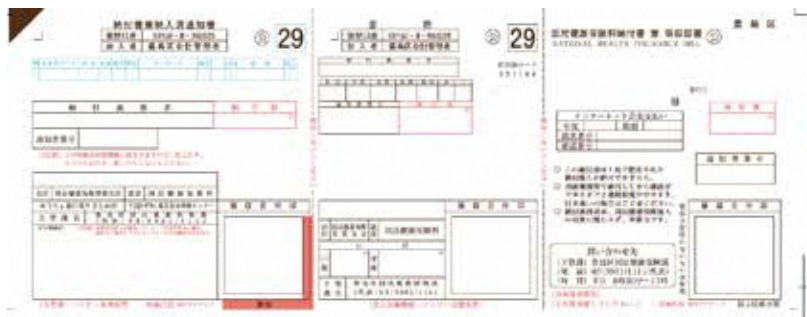
- By mail

Fill out the necessary items on the automatic bank trans-

fer application form, stamp it with the name stamp you use for your bank account and send it to the Financial Account Desk, NHI Section. Your automatic bank transfer will start about two months after the month you apply.

Automatic bank transfer application forms are available at the NHI Section and Residents Office. If you call the Financial Account Desk, they will mail an application form to you.

Inquiries: Financial Account Desk 03-3981-1468



If you are unable to pay by bank transfer, please use the payment slip (shown above) to remit funds via any of the following methods:

(2) With the payment slip

If your premium amount does not change during the year, the payment slips will be mailed to you once a year in June. If you enrolled in June or later, payment slips will likely be sent to you the month following the month you enrolled. Please pay at your nearest convenience store, financial institution, the payment desk on the third floor of the Toshima City Office or the Residents Office by the last day of each month (or the next business day if the last day of the month is a financial institution holiday). The payment slips will not be sent to households that pay premiums by automatic bank transfer.

If you lose your payment slips, bring something by which your NHI identifying number can be checked (NHI certifi-

cate, past premium payment receipt, etc.) to the NHI Section or Residents Office. Alternatively, the payment slips will be resent to you upon notification to the NHI Section.

(3) Payment through "Mobile Regi" service (credit payment)

To use this service, you must download the app onto your cellphone in advance. Scan the bar code on your invoice through your cellphone camera and enter your credit card information.

(4) Payment through "Mobile Regi" service (mobile banking payment)

To use this service, you must first apply for mobile banking with the financial institution you would like to use, and download the app onto your cellphone. Scan the bar code on your invoice through your cellphone camera and connect to your mobile banking service to make payment.

(5) Payment through "e-money"

Payment can be made through "LINE Pay", "PayPay", "au Pay", "Rakuten Pay", "J-coin", and "d-barai". More e-money transfer options may become available, so please inquire for more information.

To use this service, you must first download the app onto your cellphone. Scan the bar code on your invoice through your cellphone camera and pay by e-money through the app.

(6) Deduction from pension

Some conditions apply in relation to household eligibility. Please inquire with the Qualification and Premium Group for details.

**Inquiries: Qualification and Premium Group
03-4566-2377**

11. If You Don't Pay the Premium

In Japan, everyone is obliged to join a public medical insurance plan (universal health insurance).

You are required to pay premiums even if you do not go to a hospital or other medical institution. Please be sure to pay the premiums by the designated deadlines. If you have special circumstances that prevent you from paying premiums, please do not leave them unpaid. Contact us as soon as possible about your circumstances so that we can set up a payment plan.

Even if your insurance premium is low for the first fiscal year you are in Japan, it will generally increase from the following year if you earn a salary from a part-time job or the like. It is smart to reserve a part of your income to pay your premiums for the upcoming fiscal year.

There is no payment reduction program for students.

(1) If premiums are not paid by the due date, reminder notices are sent. Also, if you continue to leave your premiums unpaid, you may also be notified by letter, phone, personal visits or SMS (short message service).

(2) If you still have not paid your premiums even after you have been sent reminder notices, your assets (salaries, real estate, savings, etc.) will be assessed and seized according to the law. For example, we will ask your employer of company or part-time job about the amount of wages you are paid, the account to which your wages are transferred, and other information, and seize the wages if we find any disposable income.

(3) If payments are delayed continuously, health insurance certificates with shorter periods of validity may be issued.

Additionally, depending on the circumstance of the delay, a qualifying certificate for insured person may be issued. In this case, you will need to pay all your medical expenses

upfront when being treated at a hospital or other medical institution. You can apply for reimbursement of these expenses (excluding the amount you paid yourself) later, but the amount may be applied to cover the delayed premium payments. The same applies to benefits such as medical expenses and high medical expenses.

(4) If a foreigner who is a “specified skilled worker” defaults on insurance premiums for NHI/national pension for a certain period of time, or defaults on income tax, etc. for a certain period of time due to circumstances attributable to themselves, the Ministry of Justice will not approve Application for Change of Status of Residence or Application for Extension of Period of Stay; the Ministry of Justice also considers similar measures for foreigners who possess other residence statuses.

Inquiries Filing and Premium Collection Group

03-3981-1294

Special Filing Group

03-3981-1295

12. Insurance Benefits

When you are ill or injured, please show your NHI certificate at a hospital or other medical institution to receive the necessary treatment. When you receive treatment, you will be paying 30% of the medical expenses (20% for those up to six years old until the first March 31 after their sixth birthday; and 20% or 30%* for those 70 years old and older) at the medical institutions. The remaining expenses will be paid by Toshima City.

If you do not show your NHI certificate when visiting a medical institution, etc., you will have to pay the full amount of medical fees at the medical institution, etc.

If you use an NHI certificate although you have already

moved out of Toshima City, lost your eligibility due to visa expiration, joined another health insurance through your workplace or the like, you will be charged by Toshima City for all medical expenses the city has covered on your behalf.

Please note that using someone else's NHI certificate is punishable by law.

* Those 70 years old and older (excluding those 75 years or more) must pay the following:

- 30% for those who earned income more than the designated level
- 20% for those other than specified above

Inquiries: Benefits Group 03-3981-1296

13. Treatment Not Covered by Insurance

The following items are not covered by insurance. You will have to pay the full amount.

- 1) General medical checkup, complete physical examination (ningen dokku), preventative vaccinations
- 2) Normal pregnancy and delivery, cosmetic surgery or treatments, orthodontics
- 3) Work-related injuries or diseases (These are covered by the workers' accident compensation insurance plan.)
- 4) Medical treatment not covered by insurance provided upon the request of the patient
- 5) Extra fee for hospitalization in a special patient bedroom
- 6) Special dental treatment not covered by health insurance (e.g., treatment using special materials)
- 7) Injuries incurred while the insured is committing a crime, or as a result of intentional actions by the insured
- 8) Injuries or illnesses incurred as a result of a fight or excessive drinking

Inquiries: Benefits Group 03-3981-1296

14. Medical Expenses

If you receive medical treatment without showing your NHI certificate because of some unexpected reason, such as an emergency, the total cost must temporarily be personally borne, but part of the cost will be refunded by application. This program is limited only to the cases that are approved by an inspection committee.

The application period is for two years from the day you receive medical treatment for the medical fees. It takes about three months to process the application.

[Required Documents]

- 1) Detailed breakdown of the medical fee
 - 2) Receipts
 - 3) NHI certificate
 - 4) Document to confirm your bank account number (such as a cash card)
 - 5) Name stamp of the head of household (if the household head is a foreign national, a signature is acceptable)
- * If you do not enroll in NHI within fourteen days of becoming eligible, unless there is an unavoidable reason for not enrolling, you are responsible for all medical expenses incurred during the period you were not enrolled and cannot apply for a refund of medical expenses.

Overseas Medical Expenses

When medical treatment is received overseas for an illness or injury, insurance benefits are provided according to designated standards. The medical treatment received must be recognized as insurance-applicable in Japan. (Not all treatments received overseas are covered.) Concretely, the benefit is calculated based on either of the following (whichever is smaller): The amount determined as the standard for insurance-applicable treatment in Japan (standard amount) or the entire actual medical cost. The benefit will be paid after subtracting personally-borne amount (20 or 30%).

Please tentatively pay the entire medical cost, and then apply for this benefit after returning to Japan. **(This benefit does not apply to cases in which a member travels overseas for the purpose of medical treatment.)**

[Required Items for Applying for a Refund]

- 1) Detailed receipt (If the document is written in a foreign language, then a Japanese translation is also required)
 - 2) Documentation describing the type of medical treatment, such as a Certificate of Medical Treatment. (If the document is written in a foreign language, then a Japanese translation is also required.)
 - 3) Receipts (If they are written in a foreign language, a Japanese translation is required as well)
 - 4) NHI certificate
 - 5) Document to confirm your bank account number (such as a cash card)
 - 6) Name stamp of the head of household (if the household head is a foreign national, a signature is acceptable)
 - 7) Passport of the person who received the treatment
- * Please ask for forms 1) and 2) at the Benefits Group (also downloadable from the Toshima City homepage). A doctor must complete these forms.
 - * The application period is within two years from the day after receiving medical treatment.
 - * Please complete and submit the application(s) once the person who received treatment returns to Japan.

Inquiries: Benefits Group 03-3981-1296

15. High Medical Expenses

If the amount you paid personally at a medical institution, etc. exceeds the designated ceiling, you can apply to have the amount you overpaid reimbursed. A notification on “Applying for High Medical Expense Reimbursement” will be mailed to the head of your household at least three months

after you receive treatment. Please file your application after you receive the notification.

* If you have a medical expense ceiling certificate and show it at a medical institution, you will only have to pay the personally-borne ceiling amount. To obtain a medical expense ceiling certificate, please bring your NHI certificate to the Toshima City Office and file an application. (Please note that if your insurance premiums are in arrears, you may not be able to obtain this certificate.)

Inquiries: Benefits Group 03-3981-1296

16. Childbirth Lump-Sum Benefit

The childbirth lump-sum benefit is offered when a NHI member residing in Toshima City gives birth.

For the childbirth lump-sum benefit, you can use the “Direct Payment Program”, in which you can have the benefit paid directly to the medical institution, with the benefit amount of ¥500,000 that is provided by Toshima City NHI as the maximum, or the “Proxy Recipient Program”. Please note, however, that some medical institutions do not implement these programs. Please check with your medical institution in advance.

If you used the “Direct Payment Program” and your childbirth costs were below ¥500,000, or if you do not use these programs, contact the NHI section after the child is born.

* Please check page 15 for information on exemption from NHI premiums during the prenatal and postpartum periods.

Type	Amount paid	Necessary items
Childbirth lump-sum benefit	¥500,000	1) Insurance certificate of the mother 2) Maternal and child health handbook (Boshi Techo) 3) Name stamp of the head of household 4) Bank account number 5) Receipt that indicates a detailed breakdown of childbirth expenses (original) 6) Written agreement with the medical institution, etc. (original) * If you gave birth abroad, in addition to 1) to 4) above, a birth certificate (original copy) and Japanese translation of the certificate, as well as the passport (original copy) of the person who gave birth showing the date of departure/entry, are necessary. * 5) and 6) are not required if you use the "Proxy Recipient Program". (You must file an application at the Toshima City Office before childbirth. You can do so up to two months before the due date.)
	The above amount applies for stillbirths and miscarriages after pregnancy for 85 days or more	1) to 6) as well as a certificate from a doctor

- * **If you gave birth outside of Japan, you can apply for this benefit after returning to Japan.**
- * NHI will not provide this benefit to those who received childbirth benefits from another form of public health insurance (employees' health insurance programs or the Japan Health Insurance Association's health insurance plans by Japan Health Insurance Association, etc.).
Example: If the NHI member was enrolled in another form of public health insurance for at least one year, and the childbirth was within 6 months after withdrawal
- * The application period is for two years, starting from the day after the day of childbirth (occurrence date).
- * **This benefit will not be provided if the member does not have NHI membership on the day of childbirth.**

Inquiries: Benefits Group 03-3981-1296

17. Healthcare Programs

In order for everyone to live a healthy and active daily lives, the following programs have been implemented. For more information, please contact the Management Group.

(1) Distribution of discount tickets for natural hot springs facilities

Discount tickets for day-trip natural hot springs facilities are available.

(2) NHI designated hotels

Agreements have been reached with hot spring hotels, etc. for members to use at a rate lower than the general rate.

Inquiries: Management Group 03-3981-1923

18. Specially Designated Health Checkups/ Specially Designated Health Guidance

Specially designated health checkups and specially designated health guidance focusing on metabolic syndrome are conducted to prevent lifestyle-related illnesses.

(1) Specially Designated Health Checkups

Toshima City NHI members between 40 and 74 years old are offered specially designated health checkups. It is known that people with a large amount of visceral fat are at high risk of suffering from lifestyle-related illnesses. For this reason, we focus on identifying metabolic syndrome patients and potential patients during these checkups.

(2) Specially Designated Health Guidance

Specially designated health guidance involves having specialists (public health nurses, nutritionists, etc.) provide information and advice to residents who need to improve their lifestyle habits, based on the results of specially designated health checkups. These specialists help residents avoid and improve metabolic syndrome and support their lifestyle improvement.

The key factor in maintaining good health is to prevent illnesses. Review your lifestyle and design a health maintenance routine that suits you. (Privileges related to your health can be granted.)

**Inquiries: Health Group, Community Health Section
03-3987-4660**

19. Diabetes Prevention Health Guidance

Specialists (public health nurses, nutritionists, etc.) provide information about diabetes and advice on how to stabilize blood sugar to potential diabetes patients. By reexamining lifestyle habits, the onset of diabetes is prevented and healthier lives are supported.

Those whose HbA1c (glycated hemoglobin) level was between 6% and 6.4% on the specially designated health checkups and do not take diabetes medication are eligible. However, this excludes those eligible for specially designated health guidance.

**Inquiries: Health Group, Community Health Section
03-3987-4660**

20. Long-term Care Insurance

Long-term Care Insurance is a society-wide system to support those requiring long-term nursing care and their families, when one “starts to need long-term care or support.”

NHI members 65 years of age and older are required to pay long-term care insurance premiums separately from NHI premiums.

For NHI members between 40 and 64 years of age, the long-term care insurance premiums are added on to the health insurance premiums and paid together.

**Inquiries: Qualifications Assessment Group,
Long-Term Care Insurance Section**

To use long-term care insurance services, you will need to apply and receive authorization from the city for needing long-term care (requiring support). For more information regarding eligibility requirements, please inquire with the Long-Term Care Insurance Section.

**Inquiries: Certification Screening Group,
Long-Term Care Insurance Section**

21. The Medical Care System for Older Senior Citizens

Residents who are 75 years of age and older will become members of the Medical Care System for Older Senior Citizens.

Please inquire with the Elderly Medical Insurance and Pension Section for more information on eligibility requirements, procedures and insurance premiums.

**Inquiries: Health Insurance for the Elderly Group;
Health Insurance for the Elderly, National Pension Section
03-3981-1332**

22. Using Individual Number Cards as Health Insurance Cards (as of December 12, 2023)

- You must register in advance to use your individual number (“My Number”) card as a health insurance card. Visit the Mynaportal (https://myna.go.jp/html/hokenshoriyou_top.html) to learn how to register.
- If you register your individual number card as a health insurance card, you can continue to receive medical treatment that insurance covers by using your individual number card, even if you find a job, switch jobs or move. Notifications for enrolling, withdrawing and changing information for NHI will still be required.
- * An eligibility confirmation certificate or the like will be sent to those who do not have an individual number card in place of the existing insurance card. Please inquire for more information.

FAQ

Q1: If I have an individual number card, can I receive treatment at a doctor without presenting an insurance card?

A1: You will have to register your card on Mynaportal before you can use your individual number card as a health insurance card. At medical institutions and pharmacies that does not have online eligibility verification capabilities, you will need to show your health insurance card or eligibility confirmation certificate as before. In addition, since the data may not be updated on the online eligibility verification system immediately after you move or find or change employment, medical institutions or pharmacies may not be able to verify your eligibility using just your individual number card.

In such cases, you can still receive medical treatment by showing your health insurance card or eligibility confirmation certificate.

Q2: Can I use my individual number card as a health insurance card at any medical institution?

A2: No. Not all medical institutions will accept an individual number card as a health insurance card. You will still need to show your health insurance card at such medical institutions.

Inquiries:

● **Qualifications**

Qualification and Premium Group, Tel: 03-4566-2377

● **Obtaining individual number cards, etc.**

Toshima City My Number Call Center, Tel: 03-3981-1122

● **Toll-free dial for foreign-language support (Digital Agency)**

About individual number cards, etc.: Tel: 0120-0178-27

About the individual number system: Tel: 0120-0178-26

National Health Insurance Section,
Resident Division
Toshima City
2-45-1 Minami-ikebukuro, Toshima-ku, Tokyo
Tel: 03-3981-1111 (Main switchboard)