

National Health Insurance Guidebook 2022



If you are to enroll in health insurance such as through a company, please complete procedures for withdrawal from the National Health Insurance system, either in person at the service counter, by mail or through electronic application. (Your insurance will not switch over automatically) ▶ Page 7



If your period of stay or residence status changes, visit the NHI Section to carry out the appropriate procedure ▶ 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

Your premiums need to be paid by the deadline. Payment methods: ▶ Pages 15 to 17



When you don't pay your premiums ▶ Pages 18 and 19



Please bring your NHI certificate when going to the hospital ▶ Pages 19 and 20

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Note: Information in this booklet is current as of April 2022.

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".

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

Those who are enrolled are entitled to receive treatments at little 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.

One is not allowed to refuse payment of premium, saying "I don't go to hospitals".

National Health Insurance (NHI) is one such medical insurance system. 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 or seized, etc. (See pages 18 and 19.)

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 Bureau 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 more months.

When your period of stay is renewed, bring your passport, residence card, and expired health insurance certificate to the NHI Section and exchange your old insurance certificate for a new one. 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 eligible for membership in the National Health Insurance program, and you may no longer use the 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 carry out the procedure 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) If your visa has expired; if your visa status changes to “designated activities” and you are involved in “activities with medical treatment,” “activities taking care of someone in everyday life,” “activities for sightseeing, recreation or similar;” if you move to another municipality; or if you enroll in the health insurance program of your place of employment, then you no longer qualify for NHI membership, and you may no longer use your NHI certificate. Please return the health insurance certificate as soon as possible.
- 4) The health insurance certificate may 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 because 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 visa is for three months or less, you are 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 agreement. Please consult us for 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 carry out the procedure 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 27.)

(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.

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 the address was incorrect or unclear, 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.

- "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

Within 14 days of the following, you must complete procedures for termination of membership **at the NHI Section, General Reception Desk or the Residents Office. 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 “My Number” card (individual number card with photo) (if you have one).

* If you do not complete procedures for terminating your membership, you will be a member of both health insurance systems and, as such, charged both 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 within the Filing Period

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, 2022

Please file a resident's tax report at the municipal office of the address where you were registered as of January 1, 2022.

If you came to Japan on or after January 2, 2022

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 2021 and have lived in the country, then the determined basic amount will be calculated based on income earned from January through December 2021, and your health insurance premiums for April 2022 through March 2023 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.

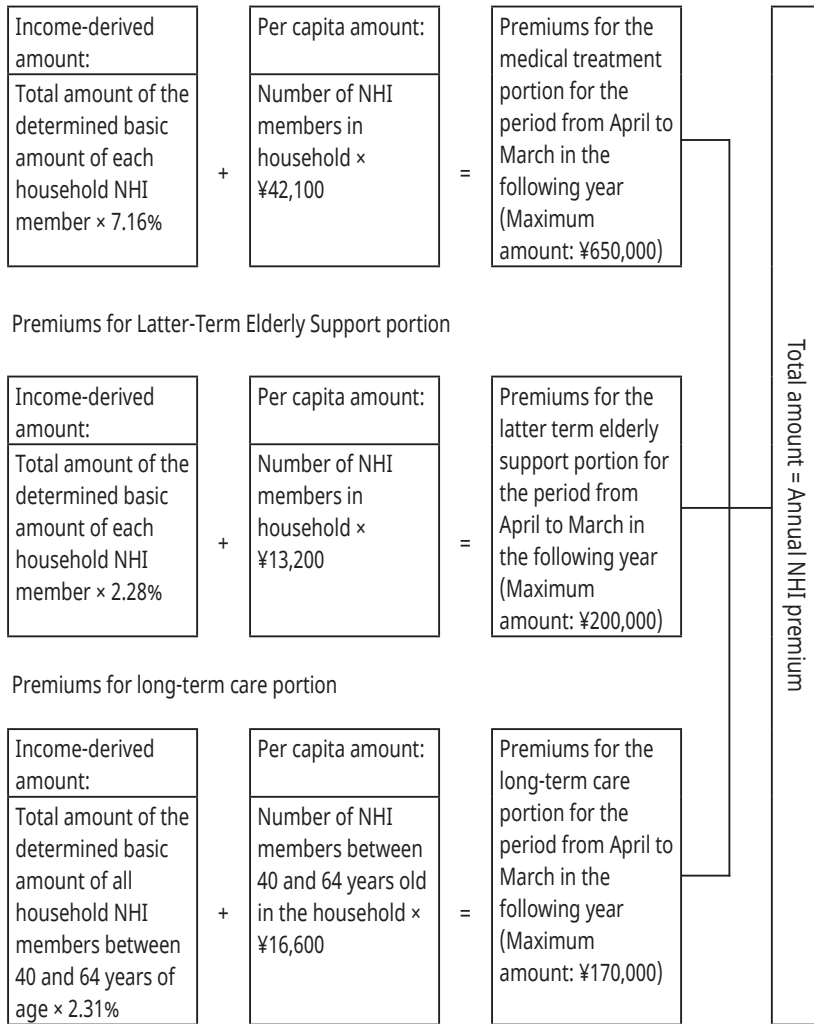
Payment is made from June through March of the following year in 10 installments. When paying premiums using the payment slips, choose either the June to August payment option (monthly payments) or entire payment option (pay entire year's worth of premiums). Monthly payment slips for September to November will be sent in early September, and those for December to March will be sent in early December.

If the field for determined basic amount on your Notification is "Undeclared", it is necessary for you to 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



*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. Later, the premiums are recalculated with the income-derived amount with reference to the total income earned in the municipality of the previous address as of January 1 of that year, and “National Health Insurance Premiums Adjustment Notification” may be sent.

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 insurance premium exemption programs.
There are no student discount programs, either.

However, if the total household income of NHI members **(including the household head, even if he/she is not 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, 2022 (or the Toshima City Office NHI Section for those who entered Japan from January 2, 2022 onwards).

The standard day for reduction is April 1, 2022.

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

As for the year 2022, regardless of your income situation, the per capita amount will be reduced to half for pre-school children.

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%	¥12,630	¥3,960	¥4,980
430,000 yen + 285,000 yen × number of subscribers + 100,000 yen × (number of salary income earners, etc. -1)	50%	¥21,050	¥6,600	¥8,300
430,000 yen + 520,000 yen × number of subscribers + 100,000 yen × (number of salary income earners, etc. -1)	20%	¥33,680	¥10,560	¥13,280

Inquiries: Qualification and Premium Group
03-4566-2377

10. Payment of the Premium

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.

<Applicable Financial Institutions>

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 transfer 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

Only if you are unable to pay by bank transfer, please pay by any of the following method.

(1) With the payment slip

If your premium amount does not change during the year, the payment slips will be mailed to you three times a year (in June, September and December). Payment can be made at a nearby convenience store, financial institution, the payment desk on the third floor of the Toshima City Office or the Residents Office, and must be made by the last day of each month (when the last day is a financial institution holiday, the next business day). 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 certificate, 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.

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

To use this service, you must first download the application onto your cell phone. You will then need to scan the bar code on your invoice by a cell phone and enter your credit card information.

(3) 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 application onto your cell phone. You will then need to scan the bar code on your invoice by a cell phone and connect to your mobile banking service to make payment.

(4) Payment through "e-money"

Payment can be made by "LINE Pay", "PayPay", "au Pay", "J-coin", "d-barai".

To use this service, you must first download the application onto your cell phone. You will then need to scan the bar code on your invoice by a cell phone, and pay by e-money through the application.

(5) 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 can't avoid paying premiums just because you never go to a hospital or other medical institution. Please be sure to pay the premiums by the designated deadlines. If you are in a situation where you are unable to make payments, please consult us as soon as possible.

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 or full-time job, etc. 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 or personal visit.

(2) If your premiums are still not paid even after you have been sent reminder notices, there is a legal basis for your assets to be assessed and seized for failure to pay. To assess your property, we may contact your place of employment (regardless of full-time or part-time) and ask about your salary or examine your bank account, etc. Seizure refers to confiscation of personal assets, such as bank deposits and real estate, based on the National Tax Collection Act. Salary or assets found in your name will be seized.

(3) If payments are delayed continuously, health insurance certificates with shorter periods of validity may be issued. Depending on the circumstance of the delay, a "qualifying certificate for insured person" may be issued. In this case, you will need to pay for all the medical expenses. You can claim insurance benefits for the insurance premiums you

have personally paid, but the amount may be applied to the delayed premium payments, including other insurance 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 himself/herself, 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 reviews 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, or joined another health insurance through your workplace, etc., 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) Bank account number
 - 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 the NHI program within fourteen days after you become eligible, you must pay all medical expenses yourself for the period you were not enrolled. You cannot apply for a refund except in cases of unavoidable emergency.

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. 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. 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) Bank account number
 - 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).
- * The application period is within two years from the day after receiving medical treatment.

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 certifi-

cate 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 ¥420,000 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 ¥420,000, or if you do not use these programs, contact the NHI section after the child is born.

Type	Amount paid	Necessary items
Childbirth lump-sum benefit	¥420,000	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) * 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.) * If you gave birth abroad, aside from 1) to 4) above, a certificate of birth (original) and Japanese translation of the certificate, as well as the passport (original) of the person who gave birth showing the date on which they left/entered Japan, are necessary.
	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 date 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.

(2) Specially Designated Health Guidance

Specially designated health guidance consist of sessions in which persons who need to improve lifestyle according to the results of the checkups can receive support from specialists (public health nurses and nutritionists, etc.) and advice on how to prevent or eliminate metabolic syndrome, so that each person can reconsider improving their own lifestyle.

To maintain good health, it is most important to prevent illness from happening. Please take advantage of this service to reflect on your own lifestyle and design a health maintenance routine that best 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 patients of diabetes. By reexamining lifestyle habits, the onset of diabetes is prevented and healthier lives are supported.

Residents with a HbA1c (glycated hemoglobin) between 6% and 6.4% as measured during specially designated health checkups are eligible for this program if they do not take diabetes medication. However, those eligible for specially designated health guidance may not participate in this program.

**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, Public
Nursing Insurance Section 03-3981-6376**

If you require 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 details regarding eligibility requirements, please inquire with the Public Nursing Insurance Section.

**Inquiries: Certification Screening Group, Public
Nursing Insurance Section 03-3981-1368**

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**

Paying your NHI premiums using payment slips

納付書差納入送通知書		原 符		豊島区	
振替口座	00150-8-990029	振替口座	00150-8-990029	自治体コード	131164
加入者	豊島区会計管理者	加入者	豊島区会計管理者	国民健康保険料納付書 兼 領収証書	
加入者		加入者		NATIONAL HEALTH INSURANCE BILL	
下 科目	年度開始年度	キーコード	納期	金額	円
納付義務者	納付額		円		
<p>この情報は行政機関に送りますので、同じたり、 シで止めたり、折ったりしないでください。</p>					
健康保険事業会計	款項	国民健康保険料	領収日付印		
行政支店の店名	〒230-8501 東京都豊島区センター 名 (代表) 03(3981)1111				
国民健康保険料 次期 国民健康保険料 計 業 会 社 目 理			領収日付印		
日	金	円			
月	金	円			
主 管	豊島区国民健康保険課				
課 長	(代表) 03(3981)1111				
問い合わせ先 (主管課) 豊島区国民健康保険課 (電 話) 03(3981)1111(代表) (時 間) 平日 8時30分～17時 (お客様専用)			領収日付印の ない のは は無効 です。		
(2年関係管) 領収代行 納NTTデータ 収入印紙			(2年関係管) 領収代行 納NTTデータ 収入印紙		

If you cannot pay your NHI premiums by automatic bank transfer, please pay at a nearby convenience store or financial information using the payment slip shown above, by the payment deadline.

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