

National Health Insurance



For more information, please scan this code:



What Is the National Health Insurance System? <Universal Health Coverage>

You cannot avoid joining the National Health Insurance (NHI) system just because you “might not get sick” or “don’t want to pay premiums.”

NHI is a mutual support system in which members pay insurance premiums based on their income and then a partial fee at the time of medical treatment. If your period of stay in Japan exceeds three months and you are a registered resident here, **you must enroll in NHI** unless you are enrolled in another public health insurance program. Paying regular insurance premiums is a legal obligation. In return, you have the right to receive medical treatment under the NHI system.



Insurance Premiums



There are no student discounts.

NHI premiums consist of a per capita premium (a flat-rate premium per enrolled person) and an income-based amount calculated according to your income from the previous year.

Even students and those with low incomes must pay NHI premiums. However, if your income is zero or below a certain amount (the “standard level”), your per capita premium can be reduced by completing certain procedures.

To apply for this reduction, you must **file a resident’s tax report** each year at the taxation section of the municipal office where you were registered as of January 1.

Note: If you filed your resident’s tax report with another municipality, please contact the Toshima City National Health Insurance Section for guidance.

Inquiries

**Qualification and Premium Group,
National Health Insurance Section**

Tel:03-4566-2377



Myna Health Insurance Card and Eligibility Confirmation Form

The Myna health insurance card (an individual number [My Number] card registered for health insurance use) and the eligibility confirmation form are both proof of your eligibility to receive insurance-covered medical care.

If you have a Myna health insurance card, please present it at the hospital or pharmacy.

If you do not have a Myna health insurance card, you will be issued an eligibility confirmation form. Please present your eligibility confirmation form at the hospital or pharmacy.

Renewal of the Eligibility Confirmation Form

You do not need to visit the city office to renew your eligibility confirmation form. When you renew your residence card, a new eligibility confirmation form will be sent to your home.



How to Use Your Card at Hospitals

STEP
01

Go to Reception

- ▷ Place your Myna health insurance card on the card reader.

STEP
02

Verify Your Identity

- ▷ Verify your identity using facial recognition or by entering your four-digit PIN.

STEP
03

Give Your Consent

- ▷ Confirm whether you will allow your treatment, prescription, and health checkup data to be used in the examination room, etc.

STEP
04

Complete Reception

- ▷ Please wait until your name is called.



Registering Your Myna Health Insurance Card

- ▷ Before you can use your Myna health insurance card, you must register your My Number card for health insurance use.

Where You Can Register

- At Seven Bank ATMs
- Using a smartphone or PC
- At a hospital or pharmacy reception counter (card reader)

For more information, please scan the code below:



How to Withdraw from the NHI System

① If you are moving out of Japan from Toshima City

After filing your moving-out notification, please bring your passport or residence card to the National Health Insurance Section or a residents office to complete the withdrawal procedures.

② If you are joining another **public** health insurance program

▷ Apply online

Apply for withdrawal using the code at right.

▷ Apply by mail or in person

Please bring or make a copy of your passport or residence card and a document proving you have joined another health insurance program.

Apply online by scanning this code:



Note: In either case above, please complete the withdrawal procedure immediately. If you do not notify us, you will continue to be charged insurance premiums.

Also, please do not use Toshima City's eligibility confirmation form once you are no longer qualified.

6

If You Do Not Pay Your Insurance Premiums

1. If you do not pay your premiums by the due date, you will receive a reminder/demand notice by mail.
2. If you still fail to pay within the specified time after receiving the reminder, your bank account and/or wages may be seized. If your assets are seized, you may not be able to withdraw money from your account or receive your wages.
3. For premiums billed from June 2026 onward, a late payment penalty will be added if you fail to pay by the due date. This fee will be based on the number of days from the day after the deadline to the date you pay.
4. If you fall behind on payments, you may temporarily be required to pay the full cost of any medical treatment received at hospitals, etc.
5. If you are a resident of Japan, your application to change or renew your visa status may be denied due to the unpaid premiums.

Inquiries

Filing and Premium Collection Group / Special Filing Group, National Health Insurance Section



For more information, please scan this code ▶

7

Insurance Benefits



When you receive treatment, presenting your Myna health insurance card or other valid proof will allow you to pay only 30 percent (or 20 percent) of the medical fees charged.

If you do not present your Myna health insurance card or other valid documentation, you must pay 100 percent of the medical expenses. You will need to apply to receive reimbursement for these fees.

8

Medical Services That NHI Does Not Cover

Insurance does not cover the services listed below, so you will have to pay the full amount.

- Health checkups, complete medical checkups (known as “nengen dock”), and vaccinations
- Normal pregnancy and delivery
- Cosmetic surgery and orthodontic treatment
- Injuries or illnesses that occur in the course of work
- Medical treatments that insurance does not cover
- Extra charges for private/upgraded hospital rooms
- Private dental treatment
- Injuries incurred while committing a crime or that are caused intentionally
- Illnesses or injuries resulting from fighting or heavy intoxication

9

When a Child Is Born (Lump-sum allowance for childbirth and childcare)

You will receive 500,000 yen per child when you give birth. (This also applies in cases of stillbirth or miscarriage after eighty-five days of pregnancy, and for births that occur overseas.)

Note: If you receive this benefit from another public health insurance program, you will not be eligible to receive it from NHI.



10

When Medical Expenses Are High (High-cost medical care benefits)

If you pay a large amount in medical expenses, you can apply to receive reimbursement for the portion that exceeds the monthly limit. A claim form will be mailed to eligible individuals later. Please fill it out and return it.

Note: If you present your Myna health insurance card, your payment at the hospital will be limited to your co-payment ceiling. If you do not have a Myna health insurance card, you will need to apply for an eligibility certificate for ceiling-amount application.

11

Overseas Medical Expenses

If you receive emergency/unavoidable treatment overseas, you may be reimbursed for expenses related to services that NHI would cover. However, you will not be eligible for reimbursement if you traveled overseas for the purpose of receiving treatment.

Inquiries

Benefits Group, National Health Insurance Section



For more information, please scan this code ▶