

Note: For those who are 39 years of age and younger.

LOOK HERE →



1. Universal Healthcare in Japan—What Is the National Health Insurance System?

If you are ill or injured and go to a hospital, you are naturally expected to pay for treatment. The National Health Insurance (NHI) system is a mutual support system in which members can receive medical treatment at a reduced cost by regularly paying premiums at a rate according to their level of income. Paying your monthly premiums entitles you to receive treatments that NHI covers.

Foreign residents with a visa period of stay longer than three months who have a resident registration in Japan and are not enrolled in any other public health insurance program must join NHI. (This excludes those with “designated activities” visas in Japan to receive medical treatment or to support such persons in everyday life, as well as anyone here for sightseeing/recreation or similar activities.)

Please note that you can't avoid enrolling in National Health Insurance because you believe you won't fall ill or don't want to pay insurance premiums. In addition, using another person's health insurance certificate is strictly prohibited.

2. Procedures for Enrolling in National Health Insurance

Must be done within fourteen (14) days.

(1) Entering Japan

After filing a notification of moving in at the General Reception Desk of the Toshima City Office, take your residence card and passport to the National Health Insurance Section to complete the enrollment procedure.

(2) Moving into Toshima City from other city in Japan

Obtain your new NHI certificate after filing your notification of moving in at either the General Reception Desk or the Residents Office. (The certificate may be sent by a registered mail at a later date to your address if you cannot complete the procedure because, for example, you do not have a residence card.)

(3) If you were not enrolled in National Health Insurance in your previous municipality

After filing your notification of moving in, take your residence card and passport to the National Health Insurance Section to complete the procedure. At the Residents Office, you can file a notification of moving in and enroll in National Health Insurance simultaneously.

3. How to Withdraw from National Health Insurance

Must be done within fourteen (14) days.

(1) When moving out of Toshima City (or leaving Japan)

Bring your passport or residence card and NHI certificate to the General Reception Desk or Residents Office to complete the procedure.

(2) When you become a member of another public health insurance

Bring your passport or residence card, NHI certificate, and the insurance certificate of the public health insurance you are now enrolled in to the National Health Insurance Section or Residents Office to complete the procedure.

Notes:

- Please file your notification of moving out overseas if you will be out of Japan for a long period. If you fail to file the notification, you will continue to be charged insurance premiums.
- If you move out of Toshima City or enroll in another public health insurance system, immediately start the procedures to withdraw from National Health Insurance. You are not allowed to use the Toshima City NHI certificate after that. If you do, you will have to pay the amount borne by the insurer.

4. Health Insurance Certificate Expiration Date

As a rule, the expiration date for your NHI certificate is the same as your visa expiration date. After renewing your visa, bring your NHI certificate and residence card to the National Health Insurance Section to apply for an extension. You are not allowed to use an expired insurance certificate.

5. Insurance Premiums

There are no student discount programs.

National Health Insurance premiums are calculated by a combination of the per capita amount and income-derived amount. The per capita amount is the premium that applies to all enrollees regardless of income. The income-derived amount is the premium calculated from your income during the previous year (income from January to December).

©If you had no income during the previous year and have already filed a tax report (for those 39 years of age or younger)

If you had no income during the previous year in Japan, the per capita amount will be imposed but the income-derived amount will not. In addition, the per capita amount will be reduced, so your 2022 yearly insurance premium will coincide with the following:

(Example) Previous year income earned was ¥0

Per capita ¥16,590 (¥55,300 × 0.3 [70% reduction]) + Income-derived ¥0 = **¥16,590**

The per capita amount changes annually.

© If you had income during the previous year (for those 39 years of age or younger)

Both the income-derived amount and per capita amount will be imposed, so your 2022 yearly insurance premium will coincide with the following:

Part-time jobs will contribute to an increased insurance premium! (If your income was lower than the designated amount, the per capita amount will be reduced.)

(Example) Previous year income earned was ¥1,600,000 → Income (amount after some deductions) for the previous year is ¥1,050,000

Per capita ¥55,300 + Income-derived ¥58,528 ([¥1,050,000 - ¥430,000] × 9.44%) = **¥113,828**

The per capita amount and income-derived premium rates change annually.

Even if you did not have any income (or your income was lower than the designated amount), you will not receive a per capita amount reduction unless you file a tax report. Please file a tax report annually at the public office tax section where you resided on January 1. In addition, if you moved to Toshima City on or after January 2, you will be first notified of the per capita amount, because your previous year's income is unknown. After Toshima City confirms your income at the municipality where you filed your resident tax report, an income-based levy will be calculated. For this reason, there may be cases where the total amount of insurance premiums changes in the middle of the year. (If you had no income or your income was lower than the designated amount, there is a reduction of the per capita amount.)

If you filed a resident tax report at another municipality after filing a notification of moving in at the Toshima City, please contact the Toshima City National Health Insurance Section.

6. If You Don't Pay Your Premiums

(1) If you do not pay your premiums by the due date, you will be sent reminder notices and payment demand notices.

(2) If you still do not pay after receiving the notices, an asset investigation will be conducted through your bank or workplace, and your deposits, salary, or other assets may be seized.

(3) If you do not answer questions concerning the necessary investigations into disposition for delinquency, or provide fabricated answers, you may be subjected to imprisonment of less than one year or a fine of less than 500,000 yen.

(4) Delays in the payment of insurance premiums subjects you to investigations by the Immigration Bureau or other authorities.

(5) If payment delays continue, you will be issued a health insurance certificate with a shorter period of validity.

(6) If you still fail to pay your premiums, you will be issued a certificate of NHI membership instead of an NHI certificate, which means that you will be required to pay for all your medical expenses.

Inquiries on unpaid insurance premiums: Special Filing Group, Filing and Premium Collection Group,

National Health Insurance Section, Toshima City. Tel: 03-3981-1294, 03-3981-1295

Inquiries: Qualification and Premium Group, National Health Insurance Section, Toshima City

Tel: 03-4566-2377