

National Health Insurance in Japan

1. What is the National Health Insurance scheme?

こくみんかいほけん
<国民皆保険> (Kokumin hoken)

See here for further
details



National Health Insurance is a scheme that alleviates the costs of any medical treatment you require in Japan. The compulsory monthly premium you pay depends on your income. In return, as the enrollee you are entitled to receive treatment under the insurance when sick or injured.

Those living in Japan for more than three months, who are registered as resident and who are not enrolled any other public health insurance system **must enrol** in National Health Insurance. (This does not apply to those within the “designated activities” visa category of “activities with medical treatment” or “activities taking care of the person who receives medical treatment in everyday life”).

Statements such as “I don’t know if I’ll get sick” or “I don’t want to pay the premiums” are not valid reasons to avoid enrolling. It is also illegal to use someone else’s NHI certificate. You will be prosecuted under Japanese law if you use someone else’s NHI certificate or lend your own certificate to someone else.

2. The procedure for enrolling in NHI Please enrol within 14 days.

① For those who have just arrived in Japan

Once you have handed your moving-in notification to the General Service Desk, your NHI certificate will be posted to your home. You can complete your moving procedure and NHI enrolment at the same time at the Toshima City Office.

② For those who are moving to Toshima (and are already enrolled in the NHI at a previous address)

Once you have handed your moving-in notification to the General Service Desk, your NHI certificate will be posted to your home. You can complete your moving procedure and NHI enrolment at the same time at the Toshima City Office.

③ For those who are moving to Toshima (and are not already enrolled in the NHI at a previous address)

Once you have handed in your moving-in notification, bring your residence card and passport to complete the NHI enrolment procedure. You can complete your moving procedure and NHI enrolment at the same time at the Toshima City Office.

④ For those terminating their membership in another public health insurance scheme

Please bring your passport or your residence card and a document showing the date you terminated your membership of the other public health insurance scheme to the NHI Section or Toshima City Office to complete the enrolment procedure.

3. The procedure for termination of NHI membership Please complete within 14 days.

① For those who are moving out of Toshima (and leaving the country)

Please bring your passport or your residence card and NHI certificate to the NHI Section or Toshima City Office to complete the termination procedure.

② For those enrolled in another public health insurance scheme

Please bring your passport or your residence card, NHI certificate and other public health insurance certificate to the NHI Section or Toshima City Office to complete the termination procedure.

※ **Please complete a moving-out notification form if you intend to leave Japan for the long term. If you do not notify the City, you will continue to be charged premiums.**

※ **In case of the above, please complete the termination procedure promptly. Once you have completed it, you must not use your Toshima NHI certificate. If you do, you will have to refund any medical expenses to**

4. NHI certificate expiry

The expiry date of an NHI certificate is either the day after the expiry of your visa period of stay or the date of the next national NHI certificate update. If you renew your visa, please bring your NHI certificate and residence card to update the expiry date of your NHI certificate at the NHI Section. NHI certificates that are past their expiry date are invalid.

5. Premiums There are no student discounts.

NHI premiums include a flat charge and an income-adjusted charge.

The flat charge is the part of the premium that all members pay regardless of income.

The income-adjusted charge is the part of the premium calculated on the basis of the last year's income (from January to December).

Please see the Toshima City website for further details of how premiums are calculated.

Your flat rate will not be lowered unless you file your residence tax report every year. The tax report should be filed at the tax section of the municipality office of the address where you were registered on January 1. For those who have moved to Toshima on or later than January 2, premiums are calculated with flat rate only initially, as your previous year's income is unknown. The income-adjusted charge is later calculated according to the income you declare to the municipality. Therefore, your premiums may change during the year. (If you have no income, or if it is under the base amount, the flat rate will be reduced.)

If you filed a residence tax declaration to your municipality after submitting your moving-in notification, please contact the Toshima City NHI Section.

6. What happens when you don't pay your premiums

- ① If a premium is not paid by the due date, a reminder notice will be sent.
- ② If you do not pay within the designated period after receiving the reminder notice, documents will be sent to your employer, bank or other organization to investigate your assets, and the amount owing will be deducted from your savings or salary.
- ③ If you are unable to answer questions related to the investigation as required for the collection of the amount owing, or if you provide false information, you may face imprisonment of no more than one year or a fine of no more than 500,000 yen.
- ④ Please be aware that if you do not pay your National Health Insurance premiums, you may not be able to change your status of residence or renew your visa.
- ⑤ In some cases, an NHI certificate with a shortened period of validity may be issued.
- ⑥ Depending on the extent of the premium arrears, you may be issued with a Health Insurance Disqualification Certificate. In this case, you would be temporarily fully responsible for all expenses incurred at medical facilities. You would be able to apply for medical benefits afterward, but other medical benefits (treatment expenses, high-cost medical expenses, etc.) may be diverted to repayment of premium arrears.

◆ Enquiries about late payments to: Special Filing Group, Filing and Premium Collection Group, NHI Section

Tel: 03-3981-1294/1295

(としまくこくみんけんこうほけんか せいりしゅうのうぐるーび・とくべつせいりぐるーび)

(romaji: Toshima-ku, Kokumin Kenko Hoken-ka, Seiri Shuno Group/Tokubetsu Seiri Group)

Enquiries to: NHI Section Qualification and Premiums Group, Toshima City Tel: 03-4566-2377

(としまく こくみんけんこうほけんか しかく・ほけんりょうぐるーび)

(romaji: Toshima-ku, Kokumin Kenko Hoken-ka, Shikaku-Hokenryo Group)