

# Handbook of “the nation's health insurance (NHI) plan” for Edogawa residents

## 1 Japan's medical health insurance system

All residents of Japan must be enrolled in some form of public medical insurance. Public health insurance in Japan includes two systems, “the Employee’s Health Insurance program (Shakai Hoken)” for employees and their family members and “the National Health Insurance program (Kokumin Kenko Hoken)” run by municipal governments. All citizens must register in the National Health Insurance (NHI) Plan except for those who are covered by the Employee's Health Insurance.

## 2 Enrollment Eligibility

All residents of the Edogawa city who have been granted a period of stay over 3 months and have completed resident registration are required to join the NHI plan. However those who meet any of the following criteria are not entitled to join the NHI plan.



- 1) Those who are participating in any other public medical insurance plans such as a health insurance plan offered at their place of employment or a medical-care system for the latter-stage elderly
- 2) Those who are eligible to enroll in the health insurance plan at his/her family member's place of employment as a dependent
- 3) Those who are on livelihood protection
- 4) Those who have resident status of “Designated Activities” and entered Japan for the purpose of receiving medical care or sightseeing, or those who accompany them

## 3 When you become an assured member of the NHI plan

### 3-1. A National Health Insurance Card (Hokenshou) is issued.

After you join the NHI plan, a National Health Insurance Card (Hokenshou) will be issued to every assured person. This Insurance Card is very important to prove that you are the assured member of the NHI plan when you receive medical care at institutions. Please make sure to bring your NHI card when you visit a healthcare provider. It's prohibited to borrow or to lend a NHI card. (It will be punished by the law.)



### 3-2. Obligation to pay its premium arises.

The amount of insurance premiums is determined by the number of all insured persons of your household or their total income. The National Health Insurance System is a mutual assistance program in which members pay into a pool of insurance premiums for putting toward their medical-care expenses, etc.

Under the NHI system, all assured members of the NHI are “eligible” to receive medical cares as well as “obliged” to pay premiums. Be sure to pay your insurance before due date for payment.

## 4 The Long-Term Care Insurance system (Kaigo Hoken Seido)

For detail information on the nursing-care service, etc., please contact us (03-5662-0309) at Long-term Care Insurance Section, City Office.

The Long-term Care Insurance System (LCIS) is designed to provide services for those who need nursing care in order for them to live independently without anxiety. All foreign citizens over 40 years old who have been living in Japan for more than 3 months are obliged to join the public long-term care insurance plan in principle by paying its insurance premiums.



- \* For those aged between 40 and 64: Pay your premium as a portion of “Long-term Care Insurance” along with your national health insurance premium.
- \* For those aged 65 or over: Pay your premium separately from your national health insurance premium either with your pension benefit or by using premium payment slip which is to be sent from the city.

## 5 In which events you are required to report us

In the following cases, you are required to complete the procedures within 14 days at the Resident Section of the City Office or at the Insurance and Pension Section of any of our branch offices.



◆ **Be sure to bring your “Passport”, “Resident Card” and “Individual Number Card (Notification Card)” with you at the time of notification.**

\* **If you are a short-term foreign student, just bring “Passport” and “Resident Card” with you.**

### 5-1. Application Procedure

In any of the following cases, you are regarded as an assured member of the NHI plan.

- 1) When you have newly moved into Edogawa City (Japan)
- 2) When you discontinue enrollment in your employer's health insurance program (In this case, Certificate of loss of health insurance status or Leaving Certificate will be required.)
- 3) When your livelihood protection has been canceled (“Livelihood protection abolishment determination notice” will be required.)
- 4) When your child is born (In this case, Mother and Child Health Handbook will be required.)

\* If your family member has already joined the NHI Plan, please bring his/her insurance card with you. If you are a first-time member, please make sure to bring your passbook for setting up automatic payments of premiums, your registered seal for the passbook, and its ATM card.

### 5-2. Withdrawal Procedure In any of the following cases, you are disqualified from membership of the National Health Insurance Plan. Be sure to return your health insurance card to us.

- 1) When you move out of Edogawa City (Japan)
- 2) When you have enrolled in the health insurance plan at your place of employment. (Please bring your health insurance card prepared by the company.)
- 3) When you start receiving public financial assistance for everyday living. Please bring “Livelihood Protection entrance determination notice”.
- 4) In case of death

### 5-3. When to report in other cases

- 1) In case of changes of your address, name or the head of your family or when you acquire Japanese nationality (\*)
- 2) When your period of stay is extended or changed
- 3) When your insurance card has been lost

\* In the event of 1) above, you need to notify the Family Register and Resident Section and then apply for an update of your insurance card.

## 6 What happens if you delay in action to apply the NHI enrollment

If you delay in notifying of NHI enrollment which you are required to join, you might have to pay your premiums retroactively or bear the full expenses for your medical care during that period as your health card has not been issued.

## 7 If you delay in notifying withdrawal of the NHI plan

Your invalid health insurance card in hand is sometimes used for medical treatment accidentally after you have been unqualified for the NHI plan. In those cases, you need to give a refund for its medical expense borne by the Edogawa City later. Additionally, you may pay for your premium twice if you don't notify the withdrawal from the NHI plan at the time you newly join employer-sponsored health insurance. If you are disqualified for membership in the NHI plan, please notify us immediately for withdrawal.



In the following cases, your health insurance card cannot be used as invalid at medical institutions even if you have it in your hand. In the event that you use it, you must refund the medical expenses paid by Edogawa City to the institution.

- 1) When your health insurance card is expired
  - 2) When your resident's status is disqualified (or your period of stay has expired)
  - 3) When your foreign resident registration data is moved out to another city
- If your resident registration data is moved dating back all through the months, your health insurance card become invalid from the date of transfer. Please rejoin the NHI plan managed by the newly transferred city.

## 8 About the NHI premiums

The premium should be paid from the month when you become eligible for the NHI, not from when you report. Therefore, you need to pay your premiums retroactively if you delay in notifying of NHI enrollment.

Once you joined the NHI plan, you are obliged to pay its premiums.



## 9 How to calculate the NHI premiums (For the year of 2017)

The premium is determined in June based on your total income for 2016 from January 1st through December 31st.

1) Premiums for Medical Health (Fundamental financial resources for funding the NHI system)

$$\begin{array}{l} \text{<On income basis>} \\ \text{Total amount of 2016 annual incomes} \\ \text{for all members(*)} \times 7.47\% \end{array} + \begin{array}{l} \text{<On per capita basis>} \\ \text{Total enrollment} \times 38,400 \text{ yen} \end{array} = \begin{array}{l} \text{Annual premium (from April to March)} \\ \text{for Medical Coverage} \\ \star \text{Limited by a ceiling of 540,000 yen} \\ \text{annually} \end{array}$$

2) Premiums for Assistance Grant Funding for the Latter-Stage Elderly  
(Support Funding for the healthcare system targeted for the latter-stage elderly)

$$\begin{array}{l} \text{<On income basis>} \\ \text{Total amount of 2016 annual incomes} \\ \text{for all members(*)} \times 1.96\% \end{array} + \begin{array}{l} \text{<On per capita basis>} \\ \text{Total enrollment} \times 11,100 \text{ yen} \end{array} = \begin{array}{l} \text{Annual premium (from April to March)} \\ \text{for Support} \\ \star \text{Limited by a ceiling of 190,000 yen} \\ \text{annually} \end{array}$$

3) Premiums for Nursing Care (Nursing-Care Insurance premiums for those aged 40 to 64)

$$\begin{array}{l} \text{<On income basis>} \\ \text{Total amount of 2016 annual incomes} \\ \text{for all members aged 40 to 64(*)} \times 1.50\% \end{array} + \begin{array}{l} \text{<On per capita basis>} \\ \text{Total enrollment} \times 15,600 \text{ yen} \end{array} = \begin{array}{l} \text{Annual premium (from April to March)} \\ \text{for Nursing Care} \\ \star \text{Limited by a ceiling of 160,000 yen} \\ \text{annually} \end{array}$$

Total amount of all the above, 1) to 3) will be the annual amount of your NHI premiums.

\* The amount of annual income, which is based on the calculation on income basis, is calculated according to your total income in the previous year after basic exemption (330,000 yen).

- > If the household to which a member belongs gets less than certain amounts of income in the previous year, he/she can receive a premium reduction of Per-Capita Basis Levy. Total gross income of the household and others will be considered for approval.
- > If you had no income inside Japan for the previous year (2016/1/1 to 2016/12/31), the premium on income basis will not be charged to you. Premiums may increase in their second year according to your earning conditions of the previous year.
- > Even though you are not an income earner (students, etc.), you need to make a declaration for Special Resident Tax / Metropolitan inhabitant's tax. Your declaration should be made at the municipality in your area of residence as of January 1st of the reference year.
- > The premium amount is calculated "per month" based on the enrollment period in the case where your family's situation changes by joining and leaving the NHI plan during the fiscal year (2017/4/1 to 2018/3/31). In this case, your NHI premium might be adjusted with extra payment or through reimbursement.
- > For those who newly become members of the NHI plan run by Edogawa City due to moving in or with other reason, their health insurance premium amount might be changed at a later time, since we need to make an inquiry to the city office at their previous address regarding their income amount for the previous year, and notify them of recalculated amount of their health insurance expense right after we receive a response from the office.
- > Premiums should be paid from the month that you were considered eligible for the NHI. For example, if you retired from a company in January and applied the enrollment of the National Health Insurance on August, you need to pay your premiums from January, not from August when you file notification.

\* You can pay your premiums incurred during the maximum period of 2 years retroactively.

Please consider paying your premiums through account transfer payment.



## 10 How your health Insurance premiums are paid

Annual insurance payments (for 12 months between April to March) are to be done in 10 installments from June to March.

Please pay your premium through account transfer. Your account will be registered for automatic transfer service on site when you bring your ATM card of the following financial organizations and your health insurance card to Insurance and Pension Division at the city hall or its branch offices.

[ Eligible financial organizations ]

Mizuho Bank / The Bank of Tokyo-Mitsubishi UFJ, Ltd. / Sumitomo Mitsui Banking Corporation / Resona Bank, Limited. / The Asahi Shinkin Bank / The Tokyo Shinkin Bank / The Komatsugawa Shinkin Bank / Japan Post Bank Co., Ltd.

If you wish to designate any financial organization other than listed above, please submit an account transfer request form (a dedicated post card).

In case when you are allowed to pay premiums by payment slips, they will be sent to the head of your household in June (5 slips in total for the months of June to September and for the entire year), in October (3 slips in total for the months of October to December), and in January (3 slips in total for the months of January to March).

Please make settlement for your premiums at financial institutions or convenience stores, etc. When the entire insured members of your household are all between 65 and 74 years of age, the head is responsible for paying total insurance premiums from his/her pension in principle.

## 11 If you keep an overdue premium unpaid

Please consult in advance if you are having difficulty paying your premiums.



### 1) Delivery of “Letter of collection” / “Letter of demand”

“Letter of collection” or “Letter of demand” will be sent to you in case that your premium payment is not settled beyond due date for payment. Please be forewarned that the reminder might have crossed in the mail as it takes about 2 weeks for Edogawa municipal authorities to confirm your payment.

### 2) Issuance of “short-term insurance certificate”

If you keep failing to pay premiums, alternate insurance certificate will be issued instead which has shorter validity period than regular insurance certificate. For every renewal, you must show up at the appropriate section to do all the necessary procedures.

### 3) Issuance of “eligibility certificate as insured”

If you fail to pay premiums without any special reasons such as disasters, etc., your insurance certificate might be reclaimed and “an eligibility certificate” will be issued to you, instead. In this case, medical expenses for treatment at medical organization should be paid by you in full individually for the time being.

### 4) Suspension of benefit pay

If you are behind in payment of your premiums continuously, your insurance benefits might be suspended entirely or partly in order to cover the unsettled dues.

### 5) Coercive collection

For households which are delinquent in paying premiums over an extended period of time, the authorities might take steps in which they proceed to coercive collection (Attachment of properties including saving deposit, earnings and life insurance claim) under the provision of the law.

## 12 Medical care service which is not covered by the NHI plan

Please note that you are required to bear the full expenses in any of the following cases;

- Medical checkups/Group medical examination
- Immunization shots
- Normal pregnancy/Delivery
- Injury while at work or on the way to work (on the way home from work) (Notification is required for treatment of injury in a traffic accident, etc.)
- The NHI plan may not cover treatment provided at orthopedic/osteopathic clinic, massage, or acupuncture/moxibustion.

## 13 How to apply for overseas medical treatment expense allowance

When you were forced to receive medical treatment in an emergency situation while abroad, please bring the following items for application after returning to Japan.

- 1) Attending Physician's Statement (APS) (Japanese translation is required.)
- 2) Detailed statement to show a breakdown of the medical expenditure (Japanese translation is required.)
- 3) Receipts (Japanese translation is required.)
- 4) Health insurance card
- 5) Householder's seal
- 6) Something to inform the bank account number of the head of your household
- 7) Passport
- 8) Something to show your Individual Number
- 9) Proof of identity

\* Benefits will be paid for the less expensive amount of NHI share of medical expenses by comparing between the estimated amount of the same sort of medical expenses received at Japanese institutions and the actual amount of medical expenses paid overseas.

\* Benefit cannot be offered during travel for therapeutic purposes.

## 14 Lump-sum allowance for childbirth and nursing (420,000yen)

A lump sum allowance for childbirth and nursing is provided to the head of a family when the assured mother gives birth (or more than 85 days pregnant). If you are to be given the allowance from the other health insurance plan, you can claim for the insurance at its office. In case that you gave birth overseas, apply for it after you, those who have actually delivered, return to Japan.

### [Direct Payment System & Representative Payee System for Lump-sum Birth Allowance]

This is a system, in which the NHI pays the Lump-sum Birth Allowance directly to medical facilities to cover the expenses. Please pay the difference to your clinic when your delivery expenses exceed 420,000 yen. If you wish to take advantage of the system, please inquire with the medical institution where you expect to give birth.

(However, some facilities don't implement the direct payment system or Representative Payee System.)

### [When you don't use the Direct Payment System or Representative Payee System]

Your householder needs to make an application for the Lump-sum Birth Allowance at your local ward office after childbirth. The allowance will be deposited into the bank account of your householder. (Please allow approx. 1 month from your application date for your allowance to get paid.)

### [What are required to bring when applying]

- 1) Maternal and Child Health Handbook
- \* Mother's passport and birth certificate when giving birth abroad (Japanese translations are required.)
- 2) Receipt / Payment details, etc. to prove the payment of expenses for delivery
- 3) Consensus document between your householder and the medical facility promising not to adopt the Direct Payment System
- 4) Health Insurance Card
- 5) Householder's seal
- 6) Something to indicate the bank account number of your householderthe Direct Payment System
- 7) Proof of identity



### Pay attention!!

Insurance payments like Overseas medical treatment expense allowance/Lump-sum allowance for childbirth and nursing, etc. can be applied for 2 years ONLY. Your application won't be accepted after that, as your claim right becomes invalid beyond the period. When your NHI membership was terminated retroactively for reasons of leaving Japan and such, you may lose your eligibility to receive health benefits.

## 15 Medical examinations which is covered by the NHI plan

- NHI health checkup (Special Health Checkup/Special Healthcare Guidance)

Charge-free health checkup services are being offered for the insured members aged between 40 and 74 years, aiming to prevent lifestyle-related diseases. Special Health Check Cards will be sent to those who are eligible.

\* When or Where to receive these health checkup services vary according to your age.

## 16 Notice to foreign students

1. Your health insurance card is valid only as long as you are qualified for resident's status. Your health insurance card becomes invalid after you get disqualified from your residence status. When you extend your status of residence, do not forget to go through the procedures to renew your health insurance card as well.
2. Your health insurance card cannot be used if you fail to pay premiums. Even though you are a foreign student, we may take actions noted in the section ① if you don't pay. Don't fall behind in your payments.
3. From the following year after you enter Japan, report your income to the Taxation Section every year during the period from mid-February to March 15th, regardless of whether you had an income or not. Without your income declaration, your premiums cannot be calculated properly by causing adverse impact such as falling to receive premium reduction.

## Contact Information

Insurance and Pension Division,Citizen Department, City Office	03-5662-6823
Insurance and Pension Division,Komatsugawa Office	03-3683-5185
Insurance and Pension Division,Kasai Office	03-3688-0438
Insurance and Pension Division,Koiwa Office	03-3657-7876
Insurance and Pension Division,Tobu Office	03-3679-1128
Insurance and Pension Division,Shishibone Office	03-3678-6116
National Health Insurance Qualification Assessment Subsection, Health Insurance Section, City Office	03-5662-0560
National Health Insurance Benefits Subsection, Health Insurance Section, City Office	03-5662-8053
Premium Collection Subsection, Health Insurance Section, City Office	03-5662-0795
Health-promoting affairs Subsection, Health Insurance Section, City Office	03-5662-0623
General Affairs Subsection, Health Insurance Section, City Office	03-5662-0540