

## 1 Healthcare insurance system in Japan

We never know when some disease or injury may befall us even though we are in good shape now. It will be costly to receive care at medical organization to treat disease or injury.

For that reason, in Japan, a mutual assistance healthcare insurance system is provided to reduce your burden on medical expenditure by sharing to pay into a pool of insurance premiums according to the size of your income in preparation for future disease or injury.

**All who get resident registration in Japan must be enrolled in any form of public medical insurance.** The National Health Insurance (NHI) Plan is one of these healthcare insurance systems. They also include other systems: The Employee's Health Insurance program for company employees and their family members, and the medical-care system for the latter-stage elderly for those who are 75 years of age or older.

Head of the household takes responsibility for submitting necessary notifications concerning the NHI and for paying insurance premiums. Head of the household is the person who presides over the rest of household members. For single-person households, the Head of the household will be the person solely registered.

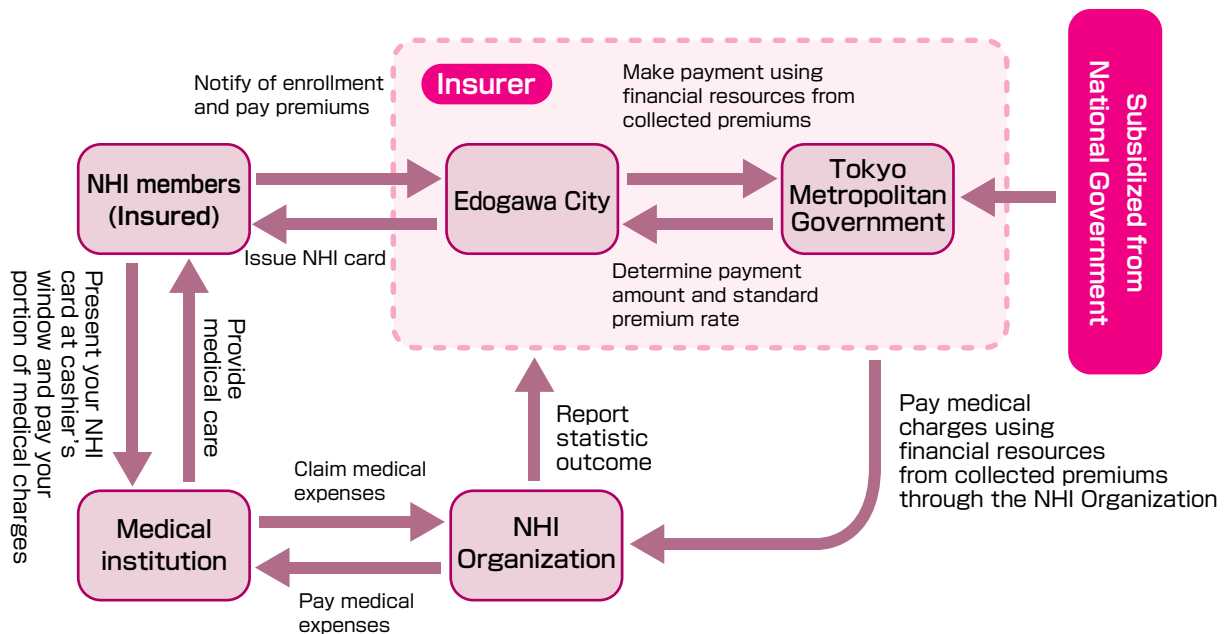
Make sure to notify us for enrollment or withdrawal from the NHI without any fail. If your notification for enrollment or withdrawal gets delayed, you may not be able to receive care at medical organization using your insurance and also we cannot calculate or adjust your premium.

## 2 System of the NHI

For notification concerning the NHI, Insurance and Pension Subsection is still in charge at Civic Affairs Section or its branch offices.



The NHI is managed by both the Tokyo Metropolitan Government and the Edogawa City as coinsurers. The Edogawa City as being one of the insurers offers services including medical cost payments, which is paid using financial resources of your premiums which the NHI participants pay and subsidies from the national government or the Tokyo Metropolitan Government. When you receive care at medical organization, you need to pay some portion of medical charges at cashier's window of the organization. For the rest of the charges, the NHI pays to the medical organization.



## 3 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
- 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 participating in the medical-care system for the latter-stage elderly (aged 75 or older, in principle)
- 4) Those who are on livelihood protection
- 5) Those with resident status of “Designated Activities”, who entered Japan for the purpose of receiving medical care or sightseeing, or those who accompany them

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

### 4-1. One National Health Insurance Card (Hokenshou) is issued per person.

Please make sure to bring your health insurance card when you visit a healthcare provider. It is prohibited to borrow or lend a health insurance card (it is punishable by law). Your health insurance card will be valid until the day after your period of stay expires. When you renew your visa, please follow the renewal procedures at the Insurance and Pension Subsection, Civic Affairs Section or its branch offices. Make sure to bring your expired health insurance card, your passport, and residence card at the time. From December 2, 2024, the health insurance card will be integrated with the Individual Number Card and a paper health insurance card will no longer be issued. Those who remain members of the NHI plan with no change in eligibility can use their current health insurance card until its expiration date. For those who do not have an Individual Number Card, a Written Confirmation of Eligibility will be issued instead of a health insurance card.



### 4-2. Obligation to pay its premium arises.

The amount of insurance premiums is determined by the number of all insured persons of your household and 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 expenses including those for care received at medical organization.

Under the NHI system, all assured members of the NHI are “eligible” to receive medical care using insurance as well as “obliged” to pay premiums. Be sure to pay your insurance before due date for payment. If you fail to pay your premium by the deadline for payment, late fee will be charged. This measure will be implemented for ensuring fairness of members who pay their premiums before the deadline. In addition, those who take responsibility for paying insurance premiums are head of the household. (⇒ see ⑫)

## 5 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, Ward Office.

The Long-term Care Insurance System (LCIS) is a program supported by the whole society, which is served as system to help provide necessary service to those who need to receive nursing care in order for them to maintain their dignity and to live their daily life independently as they possibly can. For receiving nursing-care services, you need to get certified as being in need of care. 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.

## 6 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 “Document showing Individual Number (such as Individual Number Card)” when making notice.**



### 6-1. 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, Leaving Certificate or Letter of Separation 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.)
- 5) When a new resident status exceeding 3 months is granted

\* If your family member has already joined the NHI Plan, please bring his/her health 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.

**6-2. 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)
- \* If you submit a moving-out notification indicating that you are moving out of Japan, your health insurance card will become invalid from the day after your departure date. If you do not submit a notification and your certificate of residence remains, you will continue to be charged NHI premiums.
- 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

### 6-3. 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 resident status is changed or your period of stay is extended
- 3) When your health insurance card has been lost

\* In the event of 1) or 2) above, you need to apply for an update of your health insurance card.

## 7 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 up to a maximum of 2 fiscal years or bear the full expenses for your medical care during that period as your health card has not been issued.

## 8 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 you haven't gone through renewal procedure for your NHI card after your visa was renewed

### 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.

## 9 About the NHI premiums

Once you joined the NHI plan, you are obliged to pay its 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 up to a maximum of 2 fiscal years if you delay in notifying of NHI enrollment. For example, if you left a company in January and notified of NHI enrollment in August, you need to pay your insurance premiums from the month of January, not from the month of August when you notified.

## 10 How to calculate the NHI premiums

○ How to calculate the NHI premiums (For the year of 2024)

The premium is determined in June 2024 based on your total income for 2023 from January 1st through December 31st.

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

<On income basis> Total amount of 2023 annual incomes for all members(*)×9.40%	+	<On per capita basis> Total enrollment×51,600 yen	=	Annual premium (from April to March) for Medical Coverage ★Limited by a ceiling of 650,000 yen annually
---	---	--	---	--

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

<On income basis> Total amount of 2023 annual incomes for all members(*)×3.15%	+	<On per capita basis> Total enrollment×17,400 yen	=	Annual premium (from April to March) for Support ★Limited by a ceiling of 240,000 yen annually
---	---	--	---	---

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

<On income basis> Total amount of 2023 annual incomes for all members aged 40 to 64(*)×2.63%	+	<On per capita basis> Total enrollment×18,000 yen	=	Annual premium (from April to March) for Nursing Care ★Limited by a ceiling of 170,000 yen annually
---	---	--	---	--

Total income in the previous year	Basic Deduction
¥24,000,000 or less	¥430,000
¥24,000,001 - ¥24,500,000	¥290,000
¥24,500,001 - ¥25,000,000	¥150,000
¥25,000,001 or more	¥0

\*Income, which is used as the basis for calculating income levy amount, is the difference of total income from the previous year minus basic deduction. If your total income from the previous year exceeds ¥24,000,000, the amount of your basic deduction will differ depending on that amount.

○ Premium reduction of Per-Capita Basis Levy

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. In addition, a 50% premium reduction of Per-Capita Basis Levy will be implemented for children who have yet to enter elementary school (born on or after April 2, 2018 for the fiscal year 2024).

○ Exemption from paying NHI premiums for the period before and after childbirth

Exemption from paying premiums for NHI insured persons who gave birth began in January 2024. A notification can be submitted up to six months prior to the expected date of delivery. NHI insured persons who gave birth or are scheduled to give birth (including those who were pregnant for 85 days (4 months) or more and gave birth, had a stillbirth, had a miscarriage, gave birth prematurely, or had an abortion) are exempted from paying premiums. Exemption is granted for 4 months starting from the month prior to the (expected) month of delivery (for multiple births, 6 months starting from 3 months prior to the (expected) month of delivery).

If the amount after the exemption exceeds the ceiling, there will be no change in the premium.

- Declare your Special Resident Tax / Metropolitan inhabitant's tax  
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 2024.
- If you join or leave the NHI plan in the middle of the 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 (2024/4/1 to 2025/3/31). In this case, your NHI premium might be adjusted with extra payment or through reimbursement.
- When you move into Edogawa City  
For those who newly become members of the NHI plan run by Edogawa City due to moving in or with other reason, we need to make an inquiry to the city office at their previous address regarding their income amount for the previous year. Since we will notify them of the recalculated amount of their NHI premium after we receive a response from the office, their NHI premium amount might be changed at a later time.

Please consider paying your premiums through account transfer payment.



## 11 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 Subsection at Civic Affairs Section or its branch offices.

[Eligible financial organizations]

Mizuho Bank / MUFG Bank, Ltd. / Sumitomo Mitsui Banking Corporation / Resona Bank, Limited. / The Chiba Bank, Ltd. / Kiraboshi Bank, Ltd. / The Higashi-Nippon Bank, Limited / The Asahi Shinkin Bank / Kosan Shinkin Bank / The Tokyo Higashi Shinkin Bank / Toei Shinkin Bank / The Komatsugawa Shinkin Bank / Japan Post Bank Co., Ltd

If you wish to designate any financial organization other than listed above, please fill out an account transfer request form (a dedicated post card) and submit it by post or in person.

In a case where you are allowed to pay premiums by payment slips, they will be sent to the head of your household in June (11 slips in total: 10 payment slips for each of the months of June to March of the following year, and 1 lump-sum payment slip for the year from June to March the following year).

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.

## 12 If you keep an overdue premium unpaid

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



### ○ **Delivery of "Letter of collection" / "Letter of demand"**

Be sure to pay your insurance premiums by the deadline for payment without fail. "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 be able to confirm your payment.

### ○ **Coercive collection**

For households which are delinquent in paying premiums over an extended period of time, the authorities might investigate your assets and proceed to coercive collection (Seizure/Collection) under the provision of the law. Coercive collection (Seizure/Collection) means forcibly collecting personal property (saving deposit, earnings or life insurance, etc.) according to law.

### ○ **Issuance of "short-term insurance certificate"**

If you keep failing to pay premiums, the validity period of health insurance card will be shorter. \*Short-term insurance certificates will no longer be issued from December 2, 2024 in line with the abolition of health insurance card.

### ○ **Issuance of "eligibility certificate as insured"**

If you fail to pay premiums without any special reasons such as disasters, etc., your health insurance card will 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. \*An Advance Notice for Payment of Special Medical Treatment Fees will be issued in place of the eligibility certificate from December 2, 2024.

### ○ **Suspension of benefit pay**

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

### ○ **Collection of late fees**

When you fail to pay premiums by their respective due dates, a late payment fee will be charged based on days between the next day after the due date and the payment date.

### ○ **Changes to status of residence and impact on period of stay**

Failure to pay insurance premiums will make you subject to investigation, and you may not be able to change your status of residence or extend your period of stay.

## 13 When you cannot use NHI (insurance card)

Please note that your expenses will not be covered by the NHI plan in any of the following cases;

- 1) Medical checkups/ Comprehensive medical examinations (Except for examinations stated on 16 Medical examinations which is covered by the NHI plan)
- 2) Immunization shots
- 3) Normal pregnancy/Delivery
- 4) Diseases or injuries while at work or on the way to work (on the way home from work)

\* The NHI plan is limited in use to cover treatment provided at orthopedic/osteopathic clinic, massage, or acupuncture / moxibustion.

\* Diseases or injuries while at work or on the way to work (on the way home from work) will be covered by Workers' Accident Compensation Insurance in principal.

\* Notification is required when you use the NHI for treatment of diseases or injuries which are caused by other's actions including traffic accidents.

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

This allowance is intended only for residents of Japan who went overseas with the purpose of sightseeing, etc. and also who received treatments which were for both emergency and necessary reasons. It won't be covered if you went abroad to receive treatment or for medical practices which aren't considered to be health insurance treatment within Japan.

Please make sure that the person who actually received treatment shows up for procedure after s/he returns to Japan.

Applications can be accepted for two years from the day following the date when the event happened.

Amount of allowance is calculated based on comparisons between the estimated standard amount for the treatment received in Japan and the actual amount of medical expenses paid overseas and is applied the less expensive amount of NHI share of medical expenses. Your medical expenses may not be reimbursed when the treatment is covered by public medical insurance offered in other country.

### [What to bring for application]

- 1) Something to check Individual Number of the person who received the medical treatment and his/her householder
- 2) Proof of identity for the person who shows up for procedure
- 3) Health insurance card of the person who received the medical treatment
- 4) Passport of the person who received the medical treatment
  - \*The passport must show duration of visit which required medical treatment (passport stamps during immigration procedures at airports in Japan and in the country you visited)
  - \*If the passport doesn't have stamps on caused by your passing through automated immigration gate, please submit an additional item including boarding pass stub ticket, boarding verification document, or embarkation/disembarkation record issued by the Ministry of Justice.
- 5) Attending Physician's Statement (APS) and a Japanese translation of it
- 6) Itemized receipt and a Japanese translation of it
- 7) Receipts and a Japanese translation of it
- 8) Householder's seal (which is used with vermilion inkpad)
- 9) Something to inform the bank account number of the householder

We are tightening up on checks for application procedure to prevent fraudulent receipt of overseas medical treatment fee and lump-sum allowance for childbirth and nursing for births done overseas.

We will punish those involved severely with relevant organizations when we consider them to be suspected of committing false claims.

## 15 Lump-sum allowance for childbirth and nursing (500,000yen)

\*For births until March 31, 2023, 420,000 yen will be paid.

A lump sum allowance for childbirth and nursing is provided to the head of a family when the insured mother gives birth (or more than 85 days pregnant).

[Direct Payment System & Representative Payee System]

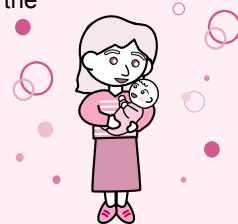
This is a system, in which the NHI pays the Lump-sum Birth Allowance directly to medical facilities to cover the expenses. Please pay the difference to your clinic when your delivery expenses exceed 500,000 yen. If you wish to take advantage of the system, please inquire with the medical institution 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.) The period of application is two years from the day after the date of the birth of the child. In case that you gave birth overseas, apply for it after you, those who have actually delivered, return to Japan. Please note that applicants must be residents of Japan.

[What are required to bring when applying]

- 1) Something to check the "My Number Card" (Personal Identity Number) of your householder and the person who gave birth
- 2) Proof of identity for the person who shows up for procedure
- 3) Health Insurance Card of the person who delivered
- 4) Maternal and Child Health Handbook
- 5) Receipt / Payment details, etc. to prove the payment of expenses for delivery
- 6) Consensus document between your householder and the medical facility promising not to adopt the Direct Payment System
- 7) Something to indicate the bank account number of the householder
- 8) Mother's passport showing a record of their entry and exit from Japan, birth certificate and Japanese translations of them when giving birth abroad, etc.



We are tightening up on checks for application procedure to prevent fraudulent receipt of overseas medical treatment fee and lump-sum allowance for childbirth and nursing for births done overseas.

We will punish those involved severely with relevant organizations when we consider them to be suspected of committing false claims.

## 16 Medical examinations which are 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 (Except for those who are hospitalized, pregnant, or living at a welfare facility), aiming to prevent lifestyle-related diseases and detect them early. Components of the examination include physical measurement, blood test, blood pressure measurement, urine test and interview. 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

## 17 Notice to foreign students

- ① The NHI Plan is a system run by members' contributions of their insurance premiums which are paid according to the size of their income. With this system, you can receive medical care to treat diseases or injuries by paying only part of the expenses. In Japan, everyone is obligated to join any form of public medical insurance. (Foreign student insurance, Life insurance with medical benefit, or Travel accident insurance is private health insurance.) **You cannot be excused from paying your premiums with the reason that you don't go to any medical organization.**
  - ② Make sure to pay your premiums by the due date without fail. If you cannot pay your premium for any reason, please contact us for consultation about your payment ahead of time at Insurance and Pension Subsection at Civic Affairs Section or its branch offices.
  - ③ 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 at Insurance and Pension Subsection at Civic Affairs Section or its branch offices.
  - ④ Your premium amount for the year when you entered into Japan won't be determined immediately. It will be recalculated and determined after you report the amount of income for the previous year at Insurance and Pension Subsection, Civic Affairs Section or its branch offices. You will be notified of your definite premium amount by mail. From the following year after you enter Japan, report your income to the Taxation Section at Ward Office 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.
  - ⑤ Even though your premium amounts are low for the year when you entered Japan, they might go up for the following year if you receive salary or income earned from part-time work, etc. By way of precaution, you might want to save some portion of your earnings to secure your premium payments for the following year. **We don't have any benefit program offered to reduce or exempt premiums for foreign students.**
- ※ For the information on how to calculate or pay premiums, please see the sections, “ ⑩ How to calculate the NHI premiums (For the year of 2021)” or “ ⑪ How your health Insurance premiums are paid.”

## Contact Information

\*When you contact us, please arrange for someone who can speak Japanese.

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
General Affairs Subsection, Health Insurance Section, City Office	03-5662-0540
Medical Examination Subsection, Health Promotion Section, City Office	03-5662-0623