

National Health Insurance

1. What Is National Health Insurance?

Under the National Health Insurance program, members pay premiums on a regular basis so that they can receive medical care with peace of mind in case of an illness or injury.

●Eligibility

- Independent businessman who runs a shop and the like
- Those who run farming or fishery and the like
- Those who work as part time worker or job, and are not member of workplace NHI
- Foreign national who is admitted to stay in Japan over 3 month, except those who enter with the “Visa for Medical Stay”, “Tourist Visa”, and the like
- Those who quit their job and discontinued to be member of workplace NHI

●Health insurance card

This card certifies membership; one card is issued per person.

●Notification content and method

For enrollment and other procedures related to National Health Insurance, bring your **residence card** and other items required to the Insurance and National Pension Division, a branch office, or liaison office within 14 days of the situations listed in the table below.

In this case		Items required for notification
Enrollment	When you move into Yachiyo City from another municipality	Certificate of moving out
	When you withdraw from the health insurance plan provided by your place of employment	Certificate of withdrawal from the health insurance provided by your place of employment (Health Insurance Desqualification Certificate)
	When you are no longer a dependent of a member of health insurance plan provided by the place of employment	Certificate of removal as a dependent
	When a child is born	Health insurance card Document proving the birthday
	When you no longer receive public financial assistance for everyday living (includes cases of suspension)	Notification of termination (suspension) of public financial assistance
Withdrawal*	When you move to another municipality or foreign country	Health insurance card
	When you enroll in the health insurance plan provided by your place of employment	Insurance cards of both NHI and the member’s place of employment
	When you become a dependent of a member of the health insurance plan provided by the member’s place of employment	
	When a member dies	Health insurance card, funeral attendance thank-you letter (or funeral service receipt) bearing the chief mourner’s name

	When you start receiving public financial assistance for everyday living	Health insurance card and notification of beginning of public financial assistance
Other	When your address changes within Yachiyo City, or when the head of your household or your name changes	Health insurance card
	When a member lives at a different address for schooling	Health insurance card and school enrollment certificate
	When a member is institutionalized at a medical institution or other facility in another municipality	Health insurance card and certificate of institutionalization
	When you lose or damage your health insurance card and cannot use it	Some form of personal identification with a photo (and the health insurance card, in the case of damage)

*Please be sure to return the health insurance card. (The card won't be used, if it is lost regardless of expiry date)

2. Personally Borne Medical Fees

If you show your health insurance card at a medical institution's service counter, you can receive medical treatment at a designated cost according to your age and income.

Age	Personally borne percentage
Before entrance to elementary school	20 percent
From elementary school up to sixty-nine years of age	30 percent
Between 70 and 74 years of age	20 percent
	30 percent for those with an income of an actively working level)

●Standard personally borne expense of meals during hospitalization

The cost you pay for meals during hospitalization is calculated separately from the costs of treatment and medication.

General (those other than the conditions below)		¥460 per meal
Households exempt from resident's tax Those seventy years of age or older whose income category is "Low-Income II"	Hospitalization for ninety days or less (Total number of days of hospitalization during the past twelve months)	¥210 per meal
	Hospitalization for over ninety days (Total number of days of hospitalization during the past twelve months)	¥160 per meal
Those seventy years of age or older whose income category is Low-Income I		¥100 per meal

●Exemption and reduction of personally borne expense

If it is difficult to pay the personally borne expense on admission to a hospital due to special circumstances such as a disaster, please consult the Insurance and National Pension Division as early as possible, since there are programs for authorizing a reduction or exemption of fees.

3. High Medical Expenses

If your personally borne expenses for medical fees due to an illness or injury for the same month are high and the monthly amount exceeds the designated ceiling, you can apply to receive the difference. The personally borne expense ceiling for those under seventy years of age is different from the one for those seventy years of age or older. Those eligible will be mailed an application form approximately two months after the month they were treated.

■Ceiling for those who are under seventy years of age (monthly amount)

Income category (annual income)		Until third time	Monthly ceiling amount (four times and up)
Over ¥9,010,000	ア	$¥252,600 + (\text{Total medical expenses} - ¥842,000) \times 1\%$	¥140,100
Over ¥6,000,000 to ¥9,010,000	イ	$¥167,400 + (\text{Total medical expenses} - ¥558,000) \times 1\%$	¥93,000
Over ¥2,100,000 to ¥6,000,000	ウ	$¥80,100 + (\text{Total medical expenses} - ¥267,000) \times 1\%$	¥44,400
¥2100,000 and below	エ	¥57,600	¥44,600
Households exempt from resident's tax	オ	¥35,400	¥24,600

*Annual income = The amount remaining after subtracting basic deductions from total income

*If you don't declare your income, you will be classified in the highest category.

●Conditions for calculating monthly personally borne amount (for those under seventy years of age)

(1) Calculated by **calendar month** (from the first day to the last day of the month)

If the personally borne expenses of ¥21,000 are paid twice within the same month, exceeded amount of those added up personally borne expenses will be supplied.

(2) Medical and dental treatments are calculated separately, with the same applying to outpatient treatment and hospitalization, even if these are received in the same medical institution.

(3) Expenses incurred at two or more medical institutions are calculated separately. However, the cost of medication prepared outside of the hospital can be combined.

(4) Meals during the hospitalization, special hospital bed fee and medical treatment that are not covered by insurance.

■Expensive medical charge for those older than 70 years of age

Income categories Income from the last year (taxable income)		Personally borne expenses for a month (total of annual personally borne expenses)		Forth or later※ 3	Authorization certificate	
		Outpatient (personal unit)	Outpatient+hospitalized (family unit)			
30 %	Income earner III who earns like active worker	Income ¥6,900,000 or more※ 1	¥252,600+(medical expense - ¥842,000)*1%		¥140,100	—
	Income earner II who earns like active worker	Income ¥3,800,000 or more but less than ¥6,900,000※ 1	¥167,400+(medical expense - ¥558,000)*1%		¥93,000	Must apply
	Income earner I who earns like active worker	Income ¥1,450,000 or more but less than ¥3,800,000※ 1	¥80,100+(medical expense - ¥267,000)*1%		¥44,400	Must apply
	Generally	For those not earning like active worker and not low income earner	¥18,000(maximum amount annual cost ¥144,000)	¥57,600	¥44,400	—
	Low income earnerII	For those whose householder of the same household and those whose insured person is tax free (except for those	¥8,000	¥24,600	¥24,600	Must apply

20
%

	categorized as low I)				
Low income earnerI	For those whose family member is all tax free, and individual income is ¥0 ※2	¥8,000	¥15,000	¥15,000	Must apply

※1 Those who live with family member who earns like active worker is the same income regardless of their income.

※2 Pension income is calculated as deduction amount of ¥800,000

※3 Since national insurance varies as prefecture where one lives changes, the number of times wouldn't sum up.

●Conditions for calculating monthly personally borne expenses (for residents over 70 years old)

(1) Calculated by **calendar month** (from the first day to the last day of the month)

(2) Outpatient fees for each NHI member in a household are added together separately. For medical treatment that includes hospitalization, the amounts are combined in household units.

(3) Costs incurred at hospitals and clinics for medical and dental treatments are all added together.

(4) Expenses for meals during hospitalization, special beds, and medical treatment not covered by health insurance, are not covered.

4. Total of High Medical Care and Nursing Care Expenses

If a household has a Nursing Care Insurance recipient whose total of annual personally borne expenses paid for care related to NHI and Nursing Care Insurance exceeds the ceiling below, you can apply to receive the difference.

Annual personally borne expense ceiling (August through July of the following year)

■Those under seventy years of age

Category	Ceiling
Annual income* of over ¥9,010,000	¥2,120,000
Annual income * over ¥6,000,000 to ¥9,010,000	¥1,410,000
Annual income * over ¥2,100,000 to ¥6,000,000	¥670,000
Annual income * of ¥2,100,000 or lower	¥600,000
Households that are exempt from resident's tax	¥340,000

*Old proviso income = The amount remaining after subtracting basic deductions from total income

■Those between 70 and 74 years of age

Category	Ceiling
Taxable income of ¥6,900,000 or more	¥2,120,000
Taxable income of ¥3,800,000 or more	¥1,410,000
Taxable income of ¥1,450,000 or more	¥670,000
Taxable income of under ¥1,450,000※	¥560,000
Households exempt from resident's tax	¥310,000
Households exempt from resident's tax (having income of a designated level or below)	¥190,000

*This includes those with a total annual income of ¥2,100,000 or less.

Note: For income category details, please also refer to the "High Medical Expenses" section.

◇If City Hall can confirm eligibility for this benefit, your will information on application procedures by mail.

5. Lump-Sum Childbirth Benefit

When an NHI member gives birth, this benefit is provided if the head of the household submits an application. When applying, please bring your health insurance card, maternal and child health handbook, detailed receipts for childbirth expenses, and the agreement document regarding the direct payment system issued by the medical institution. For more information, such as on the direct payment of the benefit to medical institutions, please call us.

●Eligibility: Those who have been pregnant for twelve weeks (eight-five days) or longer

Note: This includes stillbirths, miscarriages and births overseas.

●Amount: --- 488,000 Yen (408,000 Yen if the childbirth was before 31st March 2023) (500,000 Yen for a childbirth in a medical institution that is in the obstetrician medical compensation system)

6. Funeral Expenses

When an insured member dies, the person who held the funeral (person who serves as chief mourner) receives this benefit. Application forms are accepted at the Insurance and National Pension Division, branch offices, or liaison offices.

△Required items for application:

- Funeral attendance thank-you letter or funeral service receipt, with the names of the deceased and the chief mourner written on it
- Deceased's Health insurance card

●Amount: --- ¥50,000

7. Other

Please call for more information concerning the following:

●Certificate of authorized reduction of personally borne expense standard amount

(ceiling)

- Special illness medical treatment recipient card

8. National Health Insurance Premiums

Insurance premiums are an important source of funds that support the National Health Insurance plan, and are used to cover the medical expenses of members in the case of an illness or injury.

■Household insurance premiums

	Medical care portion	Latter-Term Elderly Health Insurance support portion	Nursing Care Insurance portion Note: Only those between 40 and 64 years of age
(1) Income levy amount*	5.97%	2.16%	2.11%
+			
(2) Per capita amount (per person)	¥27,100	¥8,800	¥16,600
+			
(3) Equal amount (per household)	¥26,300	¥8,600	
Ceiling	¥650,000	¥220,000	¥170,000

*The income levy amount is calculated based on the income earned during the previous year after deducting ¥430,000.

◇The total of (1) through (3) is the insurance premium for the fiscal year. It should not exceed the ceiling.

●Monthly amount

The payment of insurance premiums is from the month of eligibility for National Health Insurance until the month before the loss of eligibility. Please note that it is not the month in which an application/notification is filed.

●Insurance premiums payment procedures

The head of the household should pay the NHI premiums.

▲ Making payment: You can pay at City Hall or a branch office, liaison office, financial institution, Japan Post Bank, post office or convenience store.

▲ Account transfer payment: You can pay by account transfer through your financial account at a designated financial institution, or at Japan Post Bank

▲ Payment by smartphone: Read the bar code in the payment bill with the handphone applicative and pay with credit card by code or online bank

◎If you fall behind in insurance premium payments

To eliminate any unfairness to those who have paid their premiums, the following strict measures are applied unless you have a special reason for not paying your insurance premiums.

(1) Reminders will be sent and an overdue fee will be added.

(2) An insurance certificate with a revised (shortened) valid period will be issued.

If you leave your insurance premiums unpaid even after one year or longer...

(3) You must turn in your health insurance card, and will be issued an insurance eligibility certificate instead. With this certificate, when treated at a medical institution, you must pay the entire cost yourself over the counter and then file an application at a later date to receive a special medical expense benefit.

If you leave your insurance premiums unpaid even after a year and a half...

(4) Some or all of your insurance benefits (such as those related to medical expenses, high medical expenses and special medical expenses) will be withheld, and the amount overdue will be deducted from your insurance benefits.

Note: Other measures may be taken, such as seizure of property. In addition, your Nursing Care Insurance benefits will also be restricted.

Please call for advice if you are having financial difficulties.

●Insurance premium reduction

The per capita amount and the equal amount can be reduced for households with lower than standard incomes. For further information, consult the Insurance and National Pension Division.

There are also payment reduction programs in cases of involuntary unemployment (such as bankruptcy, dismissal or employment cancellation) or for other special circumstances such as a disaster, so please call for advice as soon as possible if you are having difficulty paying your premiums.

9. Simplified General Health Checkup Subsidy

We subsidize part of the inspection cost of short-term comprehensive medical examinations to be examined at designated medical institutions registered in Yachiyo City or non-designated medical institutions. Applications can also be submitted by mail. When you want apply, please refer to National Health Insurance and Pension Division.

● Eligible people (those who meet all of the following conditions:

People who have been enrolled in Yachiyo City's National Health Insurance for more than one year.

People who are 35 years of age or older (as of the end of the current fiscal year) and belong to households who have not delinquently paid their insurance premiums.

Those who didn't have general checkup in the same year. Those who didn't have medical checkup in the same year.

National Pension

1. National Pension and Enrollment

●Members

Those between 20 to 60 years old living in Japan with insurance type 1 until 3.

◆Since there are programs for payment exemption and for special student payments, please ask the Insurance and National Pension Division about application procedures.