

## 1 National Health Insurance Program

The Japanese medical insurance system, a mutual-aid system for which everyone pays premiums, is designed to provide affordable medical care to all those who are ill or injured. All residents in Japan including foreign nationals are obligate to join the National Health Insurance program.

### ① Eligibility

Persons who fall under the conditions listed below are required to enroll in the National Health Insurance program.

- persons living in Ota City who have a registered residence
- residents who are not enrolled in any other public medical insurance programs
- residents who are not receiving public financial assistance
- residents who do not qualify for the Medical Insurance Program for Elderly Senior Citizens

### ② Application for National Health Insurance

**[Inquiries] National Health Insurance Qualification Section, National Health Insurance and National Pension Division ☎ 03-5744-1210**

For eligible persons, please complete the necessary procedures to enroll in the National Health Insurance program within 14 days of becoming eligible at National Health Insurance Qualification Section or your local branch office. (P17)

Required documents include the My Number of all applicants and the head of household, as well as identification for the party performing the application. Please contact us for details.

\* The head of household is obliged to complete the enrollment procedures for his/her entire household. The insurance premiums are charged from the month in which you become eligible for the program and not from the month of your enrollment. Please note that if your enrollment procedure is delayed, you will have to pay insurance premiums retroactively and bear the full expenses for your medical care during that period except under certain unavoidable circumstances such as emergency.



**List of procedures**

Procedures	Occasions
Enrollment	When you complete resident registration in Ota City
	When you withdraw from your employer's health insurance program
	When your child is born
	When you become ineligible to receive public financial assistance
Withdrawal	When you move out of Ota City or leave Japan
	When you enroll in an employer's health insurance program
	When the insured person dies
	When you begin receiving public financial assistance
Others	When your name or alias stated on your National Health Insurance Certificate change
	When the head of your household changes
	When your household information has changed due to separation or merging
	When you move within Ota City
	Changes to status or period of residence
	When you need to have the National Health Insurance certificate reissued due to loss or other reasons
	When leaving Ota City for training and the insurance certificate is needed

**③ National Health Insurance benefits**

**[Inquiries] National Health Insurance Benefit Section, National Health Insurance and National Pension Division ☎ 03-5744-1211**

Medical payments may be waived or refunded in the following cases:

- When you receive medical treatment at a hospital or clinic, or are hospitalized due to illness or injury by presenting your National Health Insurance certificate, you can receive medical treatment by paying a portion of the medical expenses covered by insurance.
- When care is received without providing the insurance certificate to the medical facility for reason of emergency such as acute illness
- When receiving medical examination while traveling abroad (except when the purpose of travel is medical treatment)

- When purchasing an orthosis such as a corset
- When it is determined necessary by a physician to receive massage, acupuncture or other traditional methods of treatment
- When visiting an osteopathic or orthopedic clinic
- When serious injury requires rapid transportation of a patient (transportation fees)
- When medical fees paid at the service counter of the medical facility exceed a specified limit
- When issued an “Eligibility Certificate for Ceiling-Amount Application” or an “Eligibility Certificate for Ceiling-Amount Application and Reduction of the Standard Amount of Patient Liability”
- Food expenses for the period of hospitalization
- If you are eligible for high-cost medical care reimbursement and are having trouble paying your medical expenses during the period before you are reimbursed
- Fees related to expensive long-term care
- When receiving treatment for HIV infection related to chronic renal failure/blood coagulant preparations required by hemophilia or artificial dialysis.
- Lump Sum Birth Allowance
- When the insured person dies (funeral expenses)
- Subsidy for treatment of tuberculosis or subsidy for psychiatric care
- Traffic accidents or injury
- When payment of medical fees is not possible due to natural disaster or similar cause
- \* When medical fees are expensive, showing a certificate of accepted limit to the medical facility will limit the amount paid at the service counter (per month; per facility; separately for outpatient, hospitalization, medical and dental). Apply in advance.
- \* Medical fees for orthosis, expensive care fees, lump sum birth allowances, funeral fees, etc. are provided by application.
- \* Please note that in some cases, the National Health Insurance program does not cover injuries/illness, such as those incurred in traffic accidents or during work. Please ask for more information.

#### ④ National Health Insurance premiums

**[Inquiries] National Health Insurance Qualification Section, National Health Insurance and National Pension Division ☎ 03-5744-1210**

Persons who are members of the National Health Insurance program have both “rights” to receive benefits and “responsibilities” to pay premiums.

The premium payments are a crucial source of funding for the national health insurance system. Please be sure to make premium payments in time.

The annual premiums are the sum of the medical portion, older-senior citizen support portion and nursing care insurance portion (required for only insured persons aged between 40 to 64 years old). Each portion is determined by adding together an income-based amount (income tax) and per-capita amount (flat-rate tax). To ensure that the premiums are calculated correctly, filing an income tax report for the entire household is necessary. The insurance premiums are calculated on per-household basis, and

the head of the household is obligated to make premium payments for his/her entire household. The premium statements are sent out to the head of each household.

## ⑤ Premium payment methods

**[Inquiries] National Health Insurance Premium Collection Section, National Health Insurance and National Pension Division ☎ 03-5744-1209**

Health insurance premiums are paid for the whole household by the head of the household. There are two payment methods available.

### ○ Automatic debit transfer

With this service, your premium is withdrawn automatically from your bank account within the payment deadline.

#### Applications:

- ① Bring your automatic debit transfer request form, bank book and seal to the financial institution that you have a savings account with.
- ② Bring your bank book and seal to the National Health Insurance and National Pension Division.

### ○ Payments made with the premium payment slips

Using the payment form sent from the City Office, make your payment before the deadline via a financial institution (bank, savings trust, credit union, agricultural cooperative, postal bank), convenience store, Mobile Regi, Mobile Credit, cashless payment, branch office (P.17) or City Office.



**For more information about the National Health Insurance, please refer to the following:**

Ota City National Health Insurance Guidebook Languages: Japanese, English  
Available at: National Health Insurance and National Pension Division and Branch Offices  
Issued by: National Health Insurance and National Pension Division, Residents Affairs Department, Ota City Office



## ⑥ Medical care for people 70 or older and younger than 75 (Senior Members' Certificate)

**[Inquiries] National Health Insurance Qualification Section, National Health Insurance and National Pension Division ☎ 03-5744-1210**

A National Health Insurance Elderly Recipient Certificate is issued to individuals aged 70-74. This medical certificate must be presented with the National Health Insurance Certificate from the first day of the month following your 70th birthday (or the first day of the month of your 70th birthday if it falls on the first day of the month) to the day before your 75th birthday. The deductible rates of the holders of the Elderly Recipient Certificate are set depending on their incomes.

Please present both the National Health Insurance Elderly Recipient Certificate and the National Health Insurance Certificate when you go to a hospital or clinic for medical treatment.

**(1) Pension System of Japan (National Pension Plan)**

This is a pension plan managed by the national government to support the lives of the aged, disabled and bereaved. Anyone between 20 and 59 years of age who lives (holds residence registration) in Japan is obliged by law to enroll in the National Pension Plan.

There are three kinds of insured person.

- Type 1 Insured: Self-employed, part time worker, student, unemployed, etc.
- Type 2 Insured: Insured under employee pension
- Type 3 Insured: Spouses dependent on a Type 2 person

**① Enrollment procedure**

**[Inquiries] National Pension Section, National Health Insurance and National Pension Division ☎ 03-5744-1214**  
**National Pension Section, Ota Branch Office,**  
**Japan Pension Service ☎ 03-3733-4141**

Enrollment procedures can be completed at the government office of the municipality in which you are registered as a resident (Ota City) or at a Japan Pension Service Branch Office. Employees of Japanese companies are required to enroll in the Employees' Pension Insurance Plan as well as the National Pension Plan.

The enrollment procedures for both the Employees' Pension Insurance Plan and the National Pension Plan for company employees are carried out at their workplace. If you are a company employee, you do not have to complete the enrollment procedures on your own.

In event of the following	Notify
When arriving in Japan and applying for resident registration	National Pension Section, National Health Insurance and National Pension Division, Japan Pension Service Ota City Pension Office
When leaving your company	National Pension Section, National Health Insurance and National Pension Division Branch Office (P17), Japan Pension Service Ota City Pension Office
When becoming a dependent spouse (of person with employee insurance)	Spouse's workplace
When losing status as dependent spouse (of person with employee insurance)	National Pension Section, National Health Insurance and National Pension Division Branch Office (P17), Japan Pension Service Ota City Pension Office
When spouse changes place of employment	Spouse's workplace

In event of the following	Notify
When the pension handbook or Basic Pension Number Notice has been lost	Type 1 Insured: National Pension Section, National Health Insurance and National Pension Division Branch Office (P17), Japan Pension Service Ota City Pension Office Type 2 Insured: Workplace Type 3 Insured: Spouse's workplace, Japan Pension Service Ota City Pension Office
For information about premium payments	Japan Pension Service Ota City Pension Office
To apply for exemption of insurance premiums	National Pension Section, National Health Insurance and National Pension Division, Japan Pension Service Ota City Pension Office
To apply for student payment exception for insurance premiums	National Pension Section, National Health Insurance and National Pension Division, Japan Pension Service
To apply for an exemption for the period before and after childbirth	National Pension Section, National Health Insurance and National Pension Division, Japan Pension Service Ota City Pension Office
To perform enrollment procedures for old age pension	National Pension Section, National Health Insurance and National Pension Division, Japan Pension Service Ota City Pension Office

\* Please inquire for details regarding required documents.

## ② Basic pension benefits

**[Inquiries] National Pension Division, Japan Pension Service Ota City Pension Office ☎ 03-3733-4141**

**National Pension Section, National Health Insurance and National Pension Division ☎ 03-5744-1214**

Persons who paid the national pension premiums for at least 10 years begin to receive the basic elderly pension when they are 65 years of age. In addition, they are entitled to receive the pensions listed below if they become disabled or if they are foreign residents who leave Japan before completing the qualifying coverage periods.

(The following are examples)

### ○ Basic disability pension

Persons who become disabled through illness or injury while they are enrolled in the National Pension Plan are entitled to receive this pension as long as they have been paying the premiums.

### ○ Basic bereaved family pension

The spouse and children of a deceased National Pension Plan member are entitled to receive this pension as long as the member had been paying the premiums.

○ **Lump-sum withdrawal payment**

To receive a basic elderly pension, basic disability pension or basic bereaved family pension, you must pay the premiums for a designated period. There is a lump-sum withdrawal benefit program for short-term foreign residents who return to their home country before becoming eligible to receive payments. The lump-sum benefit is paid upon request within two years of leaving Japan if the resident has paid the premiums for at least six months.

③ **National Pension premiums**

**[Inquiries] Japan Pension Service Ota City Pension Office**

**National Pension Division ☎ 03-3733-4141**

Amounts change each fiscal year (April to March)

\* Under the Employees' Pension Insurance program, the employer deducts half the amount of the employee's income-based premium payments out of his/her salary and makes the payment on his/her behalf. (The employer is responsible for the payment of the remaining half premium.)

④ **Premium payment methods**

**[Inquiries] Japan Pension Service Ota City Pension Office**

**National Pension Division ☎ 03-3733-4141**

After you complete enrollment procedures at your municipal office (Ota City Office) or Japan Pension Service (JPS) Branch Office, your local JPS Branch Office will send you a Basic Pension Number Notice and premium payment slips. Please use the payment slips to pay the premiums by the payment deadline at a nearby financial institution (bank, credit union, credit association/agricultural cooperative), post office (Japan Post Bank), convenience store, or by using a smartphone app.

Payments can also be made via automatic debit transfer or credit card. Pension premium payments are not accepted at the Ota City Office or branch offices (P. 17). Please complete the procedures at the Japan Pension Service Ota Branch Office.

⑤ **Exemption of premium payments**

**[Inquiries] National Pension Section, National Health Insurance and**



**National Pension Division ☎ 03-5744-1214**

**Japan Pension Service Ota City Pension Office**

**National Pension Division ☎ 03-3733-4141**

If the income of the applicant, spouse, or head of household for the previous year is lower than the designated standard, or if it is difficult to pay the pension premiums due to unemployment, etc., you may apply for the premium payment exemption program. Upon approval, a full or partial exemption will be applied to the premium payments. There are other exemptions available, such as the Special Payment System of Students, Premium Payment Postponement System, and the Exemption System for the Period before and after Childbirth.

## (2) Totalization of Pension Coverage Period

**[Inquiries] Japan Pension Service Ota City Pension Office**  
**National Pension Division ☎ 03-3733-4141**  
**Japan Pension Service**



You may be qualified for totalization benefits under the Japanese system as well as the foreign system if you have a qualifying coverage period under the pension systems of countries with which Japan has totalization agreements, subject to each qualification condition.

Please note that once you receive your lump-sum withdrawal payments, your total coverage periods will no longer be valid to apply for other Japanese benefits. For more information, please check Japan Pension Service's official website.

## 3 Medical Insurance Program for Older Senior Citizens

Residents who are 75 years of age and older are eligible and required to enroll in the Medical Insurance Program for Older Senior Citizens, and they are not eligible for the National Health Insurance program. Residents who are between 65 and 74 years of age with a designated level of disability can also enroll in the system on a voluntary basis after withdrawal from the National Health Insurance program. Please inquire with the Medical Insurance for Older Senior Citizens program eligibility officer.

For more information on eligibility and benefits available for foreign residents, please inquire with the following division.

**[Inquiries] Medical Insurance for Older Senior Citizens Section,**  
**National Health Insurance and National Pension Division**

- ① **Eligibility and premium calculation: ☎ 03-5744-1608**
- ② **Benefits: ☎ 03-5744-1254**
  - When medical fees are expensive
  - Food expenses while hospitalized
  - When expensive treatment continues for an extended period, etc.
- ③ **Payment methods: ☎ 03-5744-1647**

