

# National Health Insurance (国民健康保険)

All foreign nationals residing in Japan who have more than three months period of stay are required to be covered by one of the Japanese public medical insurance programs. For students, the most common and highly recommended option is to join the National Health Insurance (NHI).

## **Method of Use**

Once enrolled, subscribers will receive a health insurance card. When going to a hospital or clinic, subscribers need only pay 30% of the expenses with presenting the insurance cards at the reception desk prior to the treatment. **Please be aware that NHI cannot be used in some treatments including normal pregnancy/childbirth, cosmetic surgery, yearly check-ups, vaccinations, or orthodontic treatment.** This insurance is valid throughout Japan, so do not forget to take the card with you on domestic trips.

\* Subscribers who forget to bring the card when receiving medical treatment must pay the entire amount of the bill. However, they can file for a reimbursement later by taking the receipt, statement, bankbook and health insurance card to the City/Ward Office. After processing the claim, the Municipal Office will reimburse 70% of the medical expenses.

**It is prohibited to rent/borrow/sell/buy NHI certificate and those who break this law will be punished.**

## **Health Insurance Premium and Method of Payment**

Calculation of the annual premium is based on the subscriber's previous year's income in Japan. The annual premium is paid in ten monthly installments from June to March. Please note that the premium may increase according to income. **Also, be aware that overdue health insurance payments will be fined accordingly.**

The method of payment are (1) automatic withdrawal from your bank account(application necessary), or (2) manual payment with the payment slip at the bank, Japan Post Bank, the Municipal Office, or convenience stores. You are strongly recommended to take (1) not miss payments.

Please keep all the receipt if you pay the premiums by using payment slips. It will be needed Year-end Adjustment and you would receive tax credit.