⑤National Health Insurance (NHI)



For inquiries:

Insurance Division (Hoken-ka), Honjo City Hall 27 0495-25-1116
Civic Affairs and Welfare Division (Shimin fukushi-ka), Kodama
General Branch 27 0495-72-1333

1 Two types of public medical insurance programs

- A: <u>Employee's Health Insurance</u> for company emplyees and their families
- B: <u>National Health Insurance</u> operated by local governments for those who are not eligible to type A above
 - X All residents in Japan are enrolled in either program. Otherwise, you have to pay full amount of your medical expense as it will not be covered by the insurance.

2 Eligibility for National Health Insurance

Non-Japanese registered residents who reside in Honjo City for three months or longer are required to enroll in National Health Insurance.

3 Enrollment/Withdrawal of National Health Insurance

When you move into Honjo City or withdraw from Employee's Health Insurance, you must enroll in National Health Insurance. Please complete the procedure at the city office within 14 days from the date of those events occur. In case of the withdrawal from Employee's Health Insurance, please bring the release letter or resignation certificate issued from the company you worked for.

<How to use National Health Insurance Card>

Please show the Card at a hospital or clinic where you receive medial treatment, and pay deducted amout of your medical expense as it is partially covered by the insurance. When you move out of Honjo City, or enroll in Employee's Health Insurance, your National Health Insurance will automatically be expired. Please return the card to the city office.

4 National Health Insurance Tax

The insured of National Health Insurance are obligated to pay National Health Insurance Tax. The payment slip is delivered under the name of the head of a household.

*The head of the household is responsible to pay the NHI tax when a household member is NHI-insured even if the head is not NHI-insured.

The tax amount is calculated based on the household circumstances including the previous year's income of the insured, property tax, and the number of NHI-insured members in a household.

If you neglect to pay the NHI tax, you will not be able to receive the insurance coverage or benefits of NHI.

Please refer to "Taxes and Tax Payment" in this booklet for the payment procedure.

5 Benefits of National Health Insurance

- ① Subsidy for medical checkup

 For the NHI-insured aged 35 or older who have been enrolled in

 NHI for 6 concecutive months or longer without failing to pay the

 NHI tax, the medical checkup will partially be subsidized.
- ② Child bith allowance When a NHI-insured person gives a birth, the child birth allowance will be paid to the person.
 - *The allowance will not be paid from NHI if it is paid from Employee's Health Insureane.

- ③ Funeral allowance
 When a NHI-insured person dies, the allowance will be paid to the host of the funeral.
 - *The allowance will not be paid from NHI if it is paid from Employee's Health Insureane.

6 Health promotion project (Hanipon Challenge)

Lectures or workshops to support citizens' health (so called Hanipon Challenge) are arranged. Challenge points will be given to the citizens who join those lectures or workshops, or receive medical checkups. Accumulated points can be redeemed to a gift item.

7 Subsidy for high medical expense

If your medical expense paid to the same hospital/clinic for one month exceeds the amount designated based on your income, the exceeded amout will be reimbursed.

If you are subject to the reimbursement, you will receive a letter for its application. The letter will be sent 3-4 months after your payment at the hospital/clinic.

If the medical expense is too high due to a hospitalization or other reasons, please consult with Insurance Division (Hoken-ka), Honjo City Hall to receive the certification of ceiling amout.