

Health Insurance

Contact

Kasama City Hall Main Office

Health Insurance and Pension Division (*hoken nenkin ka*)

Kasama/Iwama Regional Branch

Citizen Service Division (*shimin madoguchi ka*)

Employee Health Insurance (*shakai hoken*)

Employee Health Insurance is a public insurance program for employees and their family members to receive medical benefits or allowance when needed (e.g. in cases where they are injured or become ill outside of work). Employers pay half of the insurance premiums in this program. Please inquire about your application with your employer.

National Health Insurance (*kokumin kenkou hoken*)

National Health Insurance (NHI) is a mutual assistance program, in which every resident pays premiums to reduce the individual burden of medical expenses in the case of sudden injury or illness.

How Foreign Residents Join NHI in Kasama City

Those who have their Resident Record in Kasama City will join the NHI in Kasama City, with the following exceptions:

- Those who enroll in Employee Health Insurance and others covered by the employee's insurance
- Those insured through a health insurance association
- Those under health insurance for the latter-stage elderly
- Welfare recipients under the Public Assistance Act
- Foreign residents who do not have their Resident Record registered in Kasama City.
- Unsupported and institutionalized children under the Child Welfare Act.

| When Procedures are Necessary | | What to Bring (in addition to your Personal Seal and Residence (<i>zairyuu</i>) Card) |
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| Joining NHI | When you have moved to Kasama City | Moving-out Certificate from previous Municipality (if moving from within Japan) |
| | When you withdraw from Employee Health Insurance (<i>shakai hoken</i>) | Certificate of loss of health insurance status when you quit your workplace health insurance (<i>shikaku soushitsu shoumeisho</i>) |
| | When a person ceases to receive public assistance (<i>seikatsu hogo</i>) | Written notice that you have stopped receiving public assistance (<i>hogo haishi tsuuchisho</i>) |
| | When a child is born | Health Insurance card and Mother and Child Health Handbook |
| | When a Foreign National stays for more than 3 months in Japan | Passport |
| Withdrawing from NHI | When moving to another municipality | Insurance Card |
| | When joining the Employee Health Insurance (<i>shakai hoken</i>) | Both your NHI card and your Employee Health Insurance card |
| | If you begin receiving Public Assistance (<i>seikatsu hogo</i>) | Insurance Card, written notice of public assistance acceptance (<i>hogo kettei tsuuchisho</i>) |
| | When someone dies | Insurance Card, Funeral Notice |
| | When you leave Japan to your country | Insurance Card |
| Other | When you move address within Kasama City | Insurance Card |
| | When your Head of Household changes | Insurance Card |
| | When your household members change (on your Resident Record) | Insurance Card |
| | When you move to another municipality for school | Insurance Card, Enrollment Certificate |
| | If you lose or damage your Insurance Card | Identification |

Policies on Premium Payments

Insurance premiums are based on the amount of residence tax and other conditions.

The insurance premiums paid by everyone are an important financial resource, which is added to the national subsidy to provide NHI benefits for medical expenses or lump sum birth allowances.

*Premiums should be paid by the due date.

*If you do not pay on time you may have the validity of your insurance card shortened, be asked to return your insurance card, be required to pay all costs of medical services up front and apply for a refund to lessen your portion of the costs, have your payment denied, or have your insurance benefits suspended.

Methods of Payment

1. Account Transfer Payment

Premiums can be paid by automatic transfer from a designated account. Please apply at a financial institution where you hold an account.

Required Items

Bankbook, personal seal used when opening the account, insurance card

2. Direct Payments at Financial Institutions or Convenience Store

A payment slip will be sent to the taxpayer in your family and premiums should be paid with the slip at any financial institution or convenience store. Note that you cannot make payments with the slip at Japan Post Bank (Post office).

Required Items

Payment slip

Benefits of National Health Insurance

1. Medical Benefits

You can receive the following treatments at a discount when you show your insurance card at the reception desk of the hospital you visit when injured or ill. The difference will be covered by the NHI.

- Examinations
- Treatments
- Medicine and injections
- Hospitalization and nursing care
- House calls or treatment from your doctor or nurse at home

2. Medical Expenses

- Should there be times when you require treatment at a hospital not affiliated

with NHI or become ill while travelling so have to pay the full cost of the medical treatment, you can apply to NHI for reimbursement of the cost minus your deductible.

- You can receive a reimbursement from NHI, minus your deductible, for the cost of therapeutic devices, such as corsets, if they are deemed necessary by a doctor.

Lump Sum Birth Allowance

You can receive a lump sum birth allowance when you have a baby or a stillbirth after 16 weeks of pregnancy.

Funeral Allowance

The funeral allowance is paid to the person who conducts the funeral of an insured person.

High-Cost Medical Expenses

If your portion of medical expenses within a one-month period becomes too great, you can apply for and, upon acceptance, receive a refund of the portion exceeding the designated limit.

You can use NHI for injuries caused by other people such as traffic accidents.

Report traffic accidents to the police and NHI immediately. NHI cannot be used if you have accepted money for medical expenses from the other party or reached an out-of-court settlement.

High-Cost Total Expenses for Nursing Care

If one's own total payments in a year for national insurance and nursing care insurance exceed the designated limit, one can contact national insurance and apply to have the excess reimbursed (high-cost total expenses for nursing care).

National Health Insurance Tax Payments

About National Health Insurance Payment

The National Health Insurance system was operated by municipalities until 2017, and the National Health Insurance tax rate was decided by estimating the insurance benefit expenses required by each municipality. However, from the fiscal year of 2018, prefectures will also be responsible for financial management and will operate it together with municipalities. Therefore, from now on, municipalities will pay the levy to prefectures, and the amount necessary for the insurance benefit of municipalities will

be covered from the levy. Each municipality determines the National Health Insurance tax rate by referring to the standard premium (tax) rate indicated by the prefecture.

Nursing care (People between 40 and 64 years old pay.) is paid once to an institution called "Social Insurance Medical Fee Payment Fund" through each medical insurer <Government-Managed health insurance, mutual aid associations, National Health Insurance, etc.> as nursing care payment. And this nursing care payment will be a part of the financial resources to support those who need nursing care.

Kasama City imposes a National Health Insurance tax in accordance with Article 703, Paragraph 4 of the Local Tax Law.

About the Taxpayer

The taxpayer of the National Health Insurance tax is the Head of Household. Therefore, even if the Head of Household is not a member of the National Health Insurance system, if a member of the National Health Insurance system is in the household, a notification such as a tax notice will be sent to the Head of Household. In this case, the Head of Household is not included in the tax amount calculation.

Calculation of National Health Insurance Tax Amount

The National Health Insurance Tax is composed of three parts:

- "Medical Tax" to pay medical expenses
- "Elderly Support Tax" to support elderly aged 75 or older
- "Nursing Tax" (only paid by people aged 40 to 64)

The calculation method is to calculate tax on a household basis by adding up the amount calculated by multiplying the previous year's income of each subscriber by a tax rate (1), the amount calculated by multiplying each subscriber by a fixed amount (2), and the amount calculated by multiplying each member by a fixed amount (3).

The National Health Insurance tax is calculated and taxed on a monthly basis.

(Note)

The National Health Insurance tax is imposed by dividing the annual tax amount (For 12 months) by the due date (Up to eight terms in Kasama City). Please note that the tax amount per term is not the amount for one month of the household.

National insurance taxes for fiscal 2018 are calculated at the following rates:

| Classification | Medical portion (1) + (2) + (3) 580,000 yen tax limit | Elderly Support Persons (1) + (2) + (3) 190,000 yen tax limit | Nursing Care (1) + (2) [From age 40 to 64] 160,000 yen tax limit |
|---------------------|--|--|--|
| (1) Income Rate | (Gross income of ¥-330,000 in the previous year) x Tax Rate Tax rate... 7.5% | (Gross income of ¥-330,000 in the previous year) x Tax Rate Tax rate... 2.6% | (Gross income of ¥-330,000 in the previous year) x Tax Rate Tax rate... 2.3% |
| (2) Per Capita Rate | For one national health insurance subscriber 23,400 yen | For one national health insurance subscriber 8,200 yen | For one national health insurance subscriber 13,000 yen |
| (3) Equal Rate | For a single household 22,800 yen | For a single household 7,100 yen | N/A |

*All prices are annual. Last revision 2018.

Medical Care System for Seniors aged 75 and older

People over the age of 75 (65 if the patient is bedridden or has certain disabilities) can receive medical care from through this system. This system reduces the burden of medical expenses for elderly people and to enables them to receive medical care with peace of mind.

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|-----------------------------|--|
| Who is applicable? | 1. Those aged 75 years or older 2. Those aged 65 years or older, and with certain disabilities. |
| Percent of the bill you pay | 10% (Income earners above a certain level shall bear 30% of the cost.) Please submit your senior medical card to the counter of medical institutions, etc. |
| Payments | 1. Payment of High-Cost Medical Expenses If the monthly medical expenses become high, the amount exceeding the self-pay limit will be covered. (We will notify the appropriate person.) 2. Benefits for Medical Treatment, etc. If a doctor finds it necessary, the cost of medical equipment such as |

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| | <p>corsets, and treatment costs such as acupuncture, moxibustion, and massage will be covered.</p> <p>3. Payment of Funeral Expenses</p> <p>When a person who has latter-stage elderly medical insurance dies, 50,000 yen will be provided to the person who holds the funeral from Ibaraki prefecture latter-stage elderly medical care wide association.</p> |
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Medical Welfare Payment System (*iryō fukushi hishikyū seido*)

The medical and welfare expense payment system (Marufuku) is a system to subsidize part of the medical expenses of pregnant women, children, single parent families with severe mental and physical disabilities with the aim of reducing the burden of medical care for parents and children, and severely disabled people, who are socially and economically burdensome.

*Expenses not covered by medical insurance cannot be subsidized.

| Classification | Conditions |
|-------------------------------|--|
| Expectant and Nursing Mothers | Pregnant women who have received a Maternal and Child Health Handbook (From the first day of the month in which the Maternal and Child Health Handbook is issued to the end of the month following the delivery date (including abortion)) |
| Child | Children ages 0 to 15 (Until the first March 31 after the day on which he/she reaches 15 years of age) Hospitalization only until age 18 (Until the first March 31 after the day on which he/she reaches 18 years of age) |
| Single-Parent Household | Unmarried parents of a single parent with a child under 18 years of age and their children (until the first March 31 after the day on which he reached the age of 18) *Up to age 20 for families with children with disabilities and high school students |
| Severely Disabled | A person who has received Level 1 or Level 2 of the Physical Disability ID Booklet (<i>shintai shougai sha techou</i>), Level A or higher of the Rehabilitation Certificate, Level 1 of the Disability Pension, or Level 1 of the Mental Disability Certificate. |

Marufuku Member Payment Amount

| Classification | Payment Amount (per medical institution) |
|---|--|
| <ul style="list-style-type: none"> • Expectant and Nursing Mothers • Child • Single-Parent Household | <p>Outpatient service: Up to 600 yen per day, up to 1 month and 2 days</p> <p>Hospitalization: Up to 300 yen per day, up to 10 days per month</p> <p>There is no out-of-hospital prescription pharmacy co-payment.</p> |
| Severely Disabled | None |

Items Required for Application

| Classification | Items Required |
|-------------------------------|---|
| Expectant and Nursing Mothers | <ul style="list-style-type: none"> • Health insurance card • Seal • Account Number Information • Mother and Child Health Handbook • Income Tax Certificate for the person whose income is to be confirmed (Cases where the foreign national has been transferred from another municipality) • Certificate of Recipient of Medical and Welfare Expenses (in the case of receiving Marufuku at the previous address) • Something that shows your “My Number” (Individual Number Card, Notification Card, etc.) |
| Child | <ul style="list-style-type: none"> • Health Insurance Card • Seal • Account Number Information • Certificate of income tax for the person whose income is to be confirmed (Cases where the foreign national has been transferred from another municipality) • Certificate of Recipient of Medical and Welfare Expenses (In the case of receiving Marufuku at the previous address) • Something that shows your “My Number” (Individual Number Card, Notification Card, etc.) |
| Single-Parent Household | <ul style="list-style-type: none"> • Health Insurance Card • Seal • Account Number Information • Copy of family register |

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|-------------------|---|
| | <ul style="list-style-type: none"> • Certificate of income tax for the person whose income is to be confirmed (Cases where the foreign national has been transferred from another municipality) • Certificate of Recipient of Medical and Welfare Expenses (In the case of receiving Marufuku at the previous address) • Something that shows your “My Number” (Individual Number Card, Notification Card, etc.) |
| Severely Disabled | <ul style="list-style-type: none"> • Health Insurance Card • Seal • Account Number Information • Handbook, rehabilitation handbook, disability pension certificate, mental disability health and welfare certificate, etc. • Certificate of income tax for the person whose income is to be confirmed (Cases where the foreign national has been transferred from another municipality) • Certificate of Recipient of Medical and Welfare Expenses (In the case of receiving Marufuku at the previous address) • Something that shows your “My Number” (Individual Number Card, Notification Card, etc.) |

*If you move in from outside Ibaraki Prefecture, you may be able to inquire about your income to other municipalities through information cooperation in the My Number system.

If you are moving in from Ibaraki Prefecture, please bring the "Certificate of Issuance of Recipient Certificate for Medical and Welfare Expenses" issued by the municipal medical and welfare service counter where you moved out from.