

# National Health Insurance

Japan's health insurance system is broadly divided into two programs: Employees' Health Insurance and National Health Insurance. The first type is offered through employers, while the second is based on the area in which you live. Every single registered resident of Japan must enroll in one of these two health insurance programs, even if you are not Japanese.



## The National Health Insurance system (NHI)

The purpose of the National Health Insurance System (NHI) is to ensure that everyone is free to receive medical treatment if they are ill or injured. Everyone who is insured (enrolled) in the program pays an insurance premium (insurance tax) based on their income to create a collective fund that is used to share the burden of medical expenses. The head of every household is required to pay insurance premiums (insurance taxes) to the program. In exchange, every person who is enrolled in the NHI is eligible to receive medical benefits through the program should they get sick or injured.

## Proof of National Health Insurance (health insurance card)

### (1) Keep track of your health insurance card

Your health insurance card serves as proof that you are enrolled in the NHI, and you will need to present it to the medical institution in order to receive treatment.

Note: Every NHI member is given one card as proof of enrollment. The card can only be used by that individual.

### (2) Present your card to the medical institution when receiving treatment

Always present your health insurance card at the service counter when you receive treatment at a medical institution. Once you are confirmed as being enrolled in the NHI, you can use insurance to help cover your expenses.



## Payment methods

Insurance premiums (insurance taxes) are due on the last day of each month. If the last day of the month is a bank holiday, then they are due on the following business day. Payments are usually made using one of the following methods.

### (1) Bank transfer

Bank transfer is the most convenient way to pay your insurance premiums (insurance taxes). You can set it up to have the amount automatically withdrawn from your savings account, and once it's in place, the automatic payments will continue even into the next fiscal year.

### (2) Payment slip

#### ① In person

Take the payment slip you receive in the mail to your nearest bank or credit union, Japan Post Bank, post office, convenience store, or municipal NHI payment counter to pay your bill.

Note: Your payment slip must have a barcode on it in order to pay at a convenience store

#### ② By phone (MobileRegi app)

You can also pay by phone if your payment slip has a barcode printed on it. Use your phone's camera to read the barcode, then pay using a mobile banking app.

## If you don't pay your premiums...

**If you do not pay your insurance premiums (insurance taxes) by the deadline, you will be sent a reminder notice.** If your payment still is not received, you will be sent a written letter demanding payment. You may also receive a phone call or visit.

If you do not pay even after receiving a reminder and/or warning without good cause and without consulting with us, **you are legally subject to an asset inquiry, which may result in garnishing measures\* or other forcible collection measures.** Note that you will also be charged late fees based on the number of days you are in arrears.

\*Garnishing: the seizure of bank savings or property under the law

If you do not pay your insurance premiums (insurance taxes) over an extended period of time, you will be switched to a short-term health insurance card. Ongoing failure to pay without consultation will result in confiscation of your health insurance card, which will be replaced with an Eligibility Certificate instead. Eligibility Certificates require that you pay all medical expenses at hospitals and other medical institutions upfront (instead of just the copay) and later apply for reimbursement from your municipal office.

**Changes in status or period of residence may result in disqualification.**

(Created based on the Ministry of Justice's "Basic Plan for Immigration Services")

### ★If having trouble you're paying, talk to us!

If you are finding it difficult to pay your insurance premiums (insurance taxes) due to unavoidable circumstances (such as a layoff or company bankruptcy), or if you are struggling to take care of payments that are already in arrears, speak with someone at the NHI payment counter at your local municipal office.