

Overview of the National Health Insurance System

① The National Health Insurance System enables everyone to receive medical treatment.

- All residents of Japan must be enrolled in a health insurance system. Japan's health insurance system is largely divided into health insurance from one's company and the National Health Insurance System.
- The National Health Insurance System is a system of mutual assistance for reducing medical costs by a policy of regular payments in order to receive care in the case of sickness or injury.

② Please enroll at your local municipal National Health Insurance Division.

(1) Enrollment into the National Health Insurance System (within 14 days)

- After creating a Resident Record (juminhyo), those with a resident visa status of more than three months and who are not enrolled in another health insurance system are required to join the National Health Insurance System.(2012.7.9~)
- Those who have been in Japan for less than three months but have a proof of guarantee of employment for over three months, or those with a school registration certificate are eligible for enrollment. (2012.7.9~)
- In the case of withdrawal from one's employer's health insurance plan, it is necessary to enroll in the National Health Insurance System.

(2) Withdrawal from the National Health Insurance System (within 14 days)

- In the case of returning to one's home country, transfer to another municipality, enrollment into one's employer's health insurance plan, or if one becomes a welfare recipient, notification of withdrawal must be made to the division in charge of National Health Insurance, and one's National Health Insurance certificate must be returned.

③

An insurance certificate will be issued after enrollment in the National Health System.

(1) Issuance of Health Insurance Certificate

- The Health Insurance Certificate is an important document that is required when receiving medical treatment and proves that one is an insured person.

(2) After Receiving Health Insurance Certificate

- Check the period of validity and registered information
- Please don't lose or dirty the health certificate
- In the case of loss or damage, submit notification to the municipality
- In the case of section 2, article 2, the health certificate must be returned

④

After joining the National Health Insurance System, the following benefits are available.

(1) Medical Care

After presenting the health insurance certificate at the hospital or clinic reception area, one shall bear only 30% of the treatment cost. Meanwhile, the burden of treatment cost differs for preschoolers and the elderly.

⇒Details at Table A1

- Treatment of sickness or injury
- Medicine and injections necessary for treatment
- Hospitalization costs

(2) High Cost Medical Care

In the case that medical expenses become expensive, depending on income, if personal treatment costs exceed a certain amount, part of the treatment fees shall be returned.

⇒Details at Table A2

(3) Lump-Sum Birth Allowance

A lump-sum birth allowance shall be given at after delivery of a child.

⇒Details at Table A3

(4) Funeral Expenses

In the case of death, funeral expenses shall be paid.

⇒Details at Table A4

⑤

Payment of health premiums (tax) is required after joining the National Health Insurance System.

- In order to receive benefits of the National Health Insurance System, insurance premiums (tax) must be paid. If one does not pay the fees either because of forgetfulness or because payment is bothersome, in addition to the financial resources of the Health Insurance System becoming endangered, one will not be able to use the insurance.
- Insurance premiums (tax) are a vital resource for the protection of everyone's health, so please pay the fees before the designated date.

◎ Notwithstanding special circumstances, if insurance premiums (tax) are not paid for more than one year, the insurance certificate must be returned. In this case, a different certificate will be issued and 100% of medical expenses must be paid at time of treatment.

Calculation of Insurance Premiums (Tax)

Medical insurance, support for the elderly (over age 75), and nursing insurance premiums (tax) will be calculated together based on taxable capacity and benefits as follows.

⇒ Details at Table B1

① Ability to Pay (Changes based on taxable capacity)

- Income Rate: Amount is calculated according to each household's income from the previous year
- Asset Amount Rate: Amount is calculated according to each household's assets

② Benefits (Low-income bracket eligible for reducing measures)

⇒ Details at Table B2

- Insured Individual Rate: Amount per person is calculated according to the number of those insured without regard to age or income
- Household Rate: Amount per household is calculated equally

Note: Calculation methods of insurance premiums (tax) may vary by municipality. For more information, please refer to the department in charge of the National Health Insurance System.

⑥

National Health Insurance also covers traffic accidents.

- In the case of injury by a traffic accident or by a third party, treatment is covered by National Health Insurance.
- If National Health Insurance is used to cover treatment costs, the insurer claims compensation instead of the injured party.
- In the case National Health Insurance is used after a traffic accident, please submit a police report.

⑦

Those over age 40 should undergo a specific health check-up once a year.

- To extend healthy life expectancy and reduce increasing healthcare costs, specific health check-ups were implemented in 2008 to prevent lifestyle-related diseases such as cancer, heart disease, and stroke.
- Payment burden for these specific health check-ups fall into the B3 category.
- If the results of the check-up require lifestyle improvement changes, patients will be eligible for specific health guidance.

⑧

Medical Treatment System for Senior Citizens

- Beginning back in 2008, those over the age of 75 are to be enrolled in the Medical Treatment System for Senior Citizens (koki-koureisha iryo seido).
- Payment burden for those in the Medical Treatment System for Senior Citizens will be 10% of the base medical cost.

⑨

This pamphlet gives a brief overview of the National Health Insurance System. For more information, please visit the department in charge of National Health Insurance at your local government office.

【Contact Information】

Municipality	
Division in Charge of National Health Insurance System	
Telephone Number	

Overview of the National Health Insurance Benefits and Premiums Reference Chart

英語

(as of April 1, 2024)

A Benefits

A1 Individual Payment Rate

Bracket	Rate	
Under age 6	20%	
Ages 6-69	30%	
Ages 70-74	30%	Active Income Earners*
	20%	Those who do not fall under one of the categories above

A2 High-Cost Medical Care Copayment Ratio (Per Month)

① Ages 69 and Below

Bracket		Total for Household Enrolled in the National Health Insurance System
High-Income	Those with a gross income exceeding 9,010,000 JPY after basic deductions	252,600 JPY + (Medical Expenses – 842,000 JPY) × 1%
	Those with a gross income between 6,000,001 JPY and 9,010,000 JPY after basic deductions	167,400 JPY + (Medical Expenses – 558,000 JPY) × 1%
General	Those with a gross income between 2,100,001 JPY and 6,000,000 JPY after basic deductions	80,100 JPY + (Medical Expenses – 267,000 JPY) × 1%
	Those with a gross income of 2,100,000 JPY or below after basic deductions	57,600 JPY
Low-Income	Those exempt from residence tax	35,400 JPY

② Ages 70-under 75

Bracket	Individual (Outpatient Only)	Household (Including Hospitalization)
	Active Income Earners	
taxable income exceeding 6,900,000 JPY		252,600 JPY + (Medical Expenses – 842,000 JPY) × 1%
taxable income exceeding 3,800,000 JPY		167,400 JPY + (Medical Expenses – 558,000 JPY) × 1%
taxable income exceeding 1,450,000 JPY		80,100 JPY + (Medical Expenses – 267,000 JPY) × 1%

General	taxable income below 1,450,000 JPY	18,000 JPY	57,600 JPY
	II households exempt from municipal residence tax	8,000 JPY	24,600 JPY
Low-Income	I households exempt from municipal residence tax ※1	8,000 JPY	15,000 JPY

※1 Households exempt from municipal residence tax and whose income does not satisfy prescribed standards

A3 Lump-Sum Birth Allowance
488,000 JPY
(500,000 JPY for deliveries at medical institutions enrolled in the Japan Obstetric Compensation Scheme)

A4 Funeral Allowance
50,000 JPY

A5 If You are Involved in a Traffic Accident, etc.
If you are injured in a traffic accident or other type of accident caused by a third party (perpetrator) and receive treatment under your health insurance (National Health Insurance, Later-Stage Senior Citizen's Health Care, Nursing Care Insurance, etc.), please notify the respective insurer.

B Premiums

B1 Health Insurance Premiums (Tax) Amounts

The levy limit for Later-Stage Support for Elderly has been raised by 20,000 yen as of April 2024.

	① Ability to Pay Rate		② Benefit Rate	
	Income Rate	Asset Rate	Insured Individual Rate	Household Rate
Health Insurance	%	%	JPY	JPY
Support for Elderly (Age 75+)	%	%	JPY	JPY
Nursing Insurance	%	%	JPY	JPY

※The levy limit is the maximum amount of insurance premiums (tax) that can be paid by a person above a certain income level, even if his or her income increases above that level. The maximum amount of insurance premiums (tax) is the maximum amount of

insurance premiums (tax) that a person above a certain income can pay even if his or her income rises to a higher level.

Currently, the upper limit in the prefecture is 1,060,000 yen (650,000 yen for medical care, 240,000 yen for support for the elderly in the later stages of life and 170,000 yen for long-term care).

B2 Reduction Rate

○ Reduction System for Low-Income Households

Reduction Rate	Reduction Standards
70% Reduction	Gross Income (Head of Household + Insured) ≤ 430,000 JPY※
50% Reduction	Gross Income (Head of Household + Insured) ≤ 430,000 JPY※ + 295,000 JPY x Number of Insured
20% Reduction	Gross Income (Head of Household + Insured) ≤ 430,000 JPY※ + 545,000 JPY x Number of Insured

※ In the case where the number of employed income earners and pension recipients is more than one, 430,000 JPY + 100,000 JPY x (Number of Employed Income Earners and Pension Recipients - 1)

○ Reduction System for Child Before School Age

In the case of a child under age 6 and before start of compulsory education, a 50% reduction will be granted according to the individual rate for preschoolers.

○ Reduction system for the involuntarily unemployed

For those aged 64 or younger who have left their employment due to reasons at the employer (dismissal, bankruptcy, etc.), their salary income is reduced by 70% from the month following the date of separation to the end of the following fiscal year.

○ Reduction system for the period before and after childbirth

Exemption from income and per capita income for the period before and after childbirth (4 months for single births and 6 months for multiple births) of the expected month of childbirth (or the month of childbirth) for those insured during the period before and after childbirth.

B3 Specific Health Check Copayment

JPY
