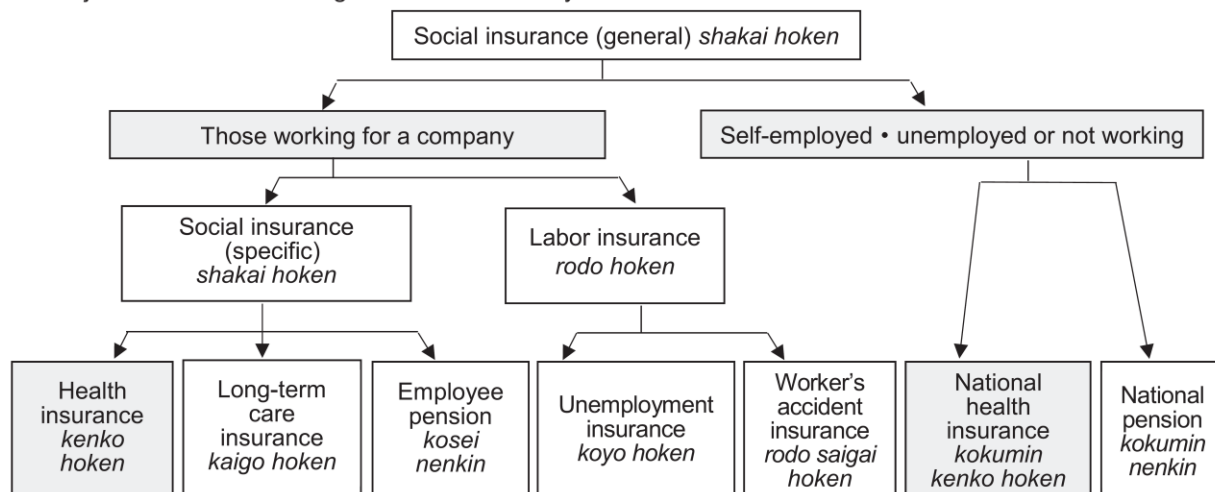


Japanese Public Insurance System



When you get a job and start working for a Japanese company, you will probably notice social insurance premiums being deducted from your salary. What does this “social insurance” mean? There are many types of social insurance systems in Japan, where everyone can join and be covered regardless of nationality.



◇ In this issue, we will look at the difference in **health insurance** systems between those who work for a company and those who do not.

● Those working for a company and receiving a salary

Enrollment into social insurance is made through the company. Insurance premiums are deducted from your salary, where half of the expenses are paid by the company. Household dependents may also be enrolled. Insurance premiums are at no cost for household members. Enrollment into health insurance and pension are a set package.

● Self-employed • unemployed or not working for a company (those other than the above)

Enrollment into national health insurance is made individually. Health insurance premiums are paid on your own to the city hall of residence. The total amount of insurance premiums including those for each family member are at the individual's expense. Similarly, enrollment into national pension is made individually.

● Payments at the hospital are only 30% of the total cost for both types. Benefits for high medical bills, child delivery, and death are also the same. Company social insurance provides benefits for partial salary guarantee for leave of absence due to illness or childbirth, while national health insurance does not.

◇ Process of enrollment and withdrawal of health insurance

● Employment at a company

The company will undergo procedures required for enrollment into social insurance, however, it is the responsibility of the individual to withdraw from national health insurance. Please visit your city hall of residence for withdrawal procedures to prevent double billing.

● Leaving a company

When you leave your company and lose qualifications for social insurance, return your insurance card to your company as your card is no longer valid. You will have to visit your city hall to undergo procedures for enrollment into national health insurance in order to receive a health insurance card. Please check for other options, such as continuing optional social insurance or becoming a dependent of a family member.