

## How to visit hospitals in Japan



### ○ Bring your insurance card with you

A *hokensho* is an insurance card to be presented when visiting a hospital. It is issued by a company or municipal office. When you present your insurance card at a hospital in Japan, you can be treated at 30% of the total medical expense determined by national standards. However, if you forget your card, you will not only have to pay the whole medical expense, but may also have to pay higher fees as hospitals are free to determine the medical cost and do not have to conform to national standards. Make sure to have your insurance card with you on outings. It may be a good idea for you to make your My-number card as it will be used as your insurance card in the future.

### ○ There are treatments when your insurance card cannot be used

Your insurance card can be used at most hospitals and compounding pharmacies in Japan. However, there are treatments where your card cannot be used. In addition to folk medicine which does not fall under national standards, insurance cards cannot be used for cosmetic surgery, teeth alignment and those treatments considered non-essential in our everyday lives. Vaccinations, medical examinations, and services for termination of pregnancy are also excluded. In the case of accidents during or to/from work, company employees will be covered by *rodo hoken* (labor insurance) separate from health insurance. Please contact your company as your insurance card cannot be used for such cases.

### **【Save money by visiting the hospital wisely】**

It is reassuring to have a hospital that provides medical care when you suddenly get sick on holidays or at night. However, there may be surcharges resulting in higher medical bills depending on the visit.

#### ◇ Additional fees will apply when you visit outside service hours

When you receive medical treatment outside service hours (evenings, early mornings, weekends (Sundays/holidays), midnights), you will have to pay additional fees apart from regular fees. This also applies when having medication compounded at pharmacies. Please check service hours before visiting the medical institution.

#### ◇ A special fee is required when you visit a major hospital without prior notice

A special fee of over 5,000 yen is required when you drop into a major hospital without a reference letter. Consult your local primary doctor first, and if necessary, ask for a reference letter to be treated at a major hospital.

#### ◇ Medical expenses will rise by visiting multiple hospitals

Have you ever changed hospitals because “symptoms don’t improve” or because the “hospital is too far”? Every time you visit a new hospital, *shoshinryo* (initial visit fee) will be charged. In addition, examinations and medication may duplicate resulting in higher medical expenses. Decide on your primary care doctor to receive medical treatment at the same hospital.