

Obligation to join social insurance system



If you work for a Japanese company, your employer enroll you in the social insurance system regardless of your nationality.

There are two kinds of social insurance systems: health insurance and pension insurance systems.

Half of the social insurance premiums is paid by your company.

The premium does not change even if you add your family members as dependents!

(Certain requirements should be met to add your family members as dependents in health insurance)

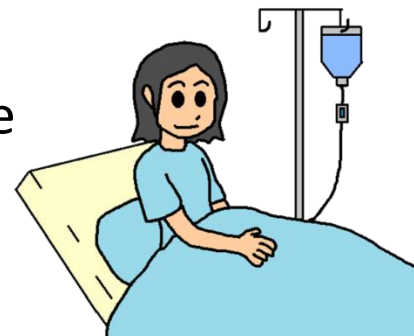
Health Insurance

If you enroll in a health insurance system, you can pay only 30% of total medical costs when you receive medical care for any sickness or injury

*Your copayment rate differs depending on your age.

In addition to cover medical expenses, Health Insurance Systems provide other benefits such as:

- Cost of childbirth
- Compensation for absence from work due to sickness
- Compensation for absence from work due to maternity leave
- Burial expense
- Subsidy for health checkup, etc.



Health Insurance Systems provide various benefits.

National Pension System

The pension is paid when you get old or disabled to support your daily living.

You are required to join the National Pension System regardless of nationality.

According to the International Social Security Agreement, you can totalize the pension membership periods of both Japan and your country.

To avoid “dual burden of contribution payments”, the enrollment is exempted for dispatched foreign workers who work in Japan for five years or less.

In addition, if you are non-Japanese and you are no longer covered by Japanese pension systems, you can apply for the Lump-sum Withdrawal Payments when you leave Japan.

For further procedures, please contact a branch office of Japan Pension Service.



~How to use your insurance card~

Once you enroll in the Japanese Public Health Insurance Systems, you can use medical services at certain costs specified by the government at any authorized medical institutions or pharmacies.



Medical
consultations
or
examinations



Medicine

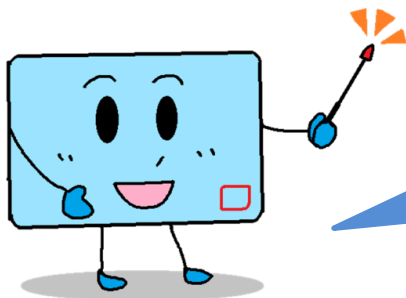
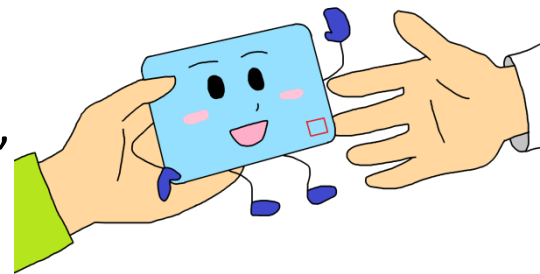


Medical
procedures or
surgeries



Hospitali-
zation

Presenting your insurance card at medical institutions, you will have to pay only 30% of the total medical cost, and the rest is covered by the Health Insurance System you enroll in.



However, please note health insurance does not apply to all of the medical services:

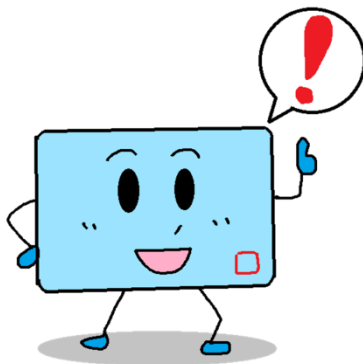
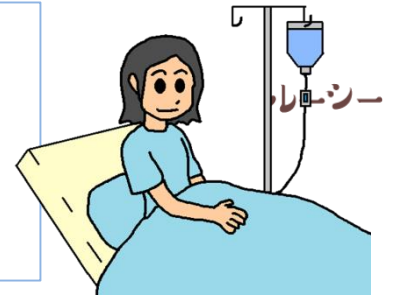
- Simple fatigue or feebleness
- Plastic surgery for cosmetic purposes
- Vaccination
- Normal pregnancy and delivery
- Abortion for economic reasons
- Advanced medical care under study

Basically, the above medical services are not covered by health insurance.

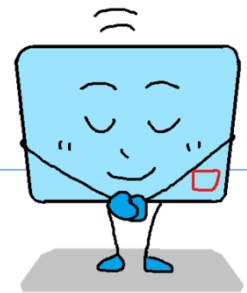
When your medical expenses are expected to be high

～Eligibility Certificate for Ceiling-Amount Application～

You will be required to pay high medical expenses in special cases such as hospitalization. Your copayment amount is 30% with your medical insurance card, which still can be very expensive.



However, your monthly payment is no more than a specific amount if you show the **“Eligibility Certificate for Ceiling-Amount Application”**, and there is no need to pay full amount.



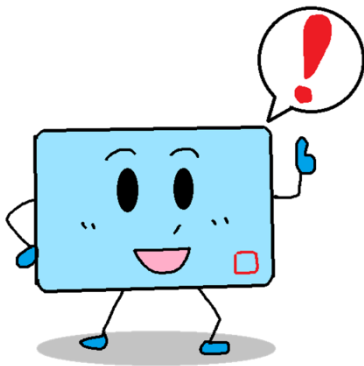
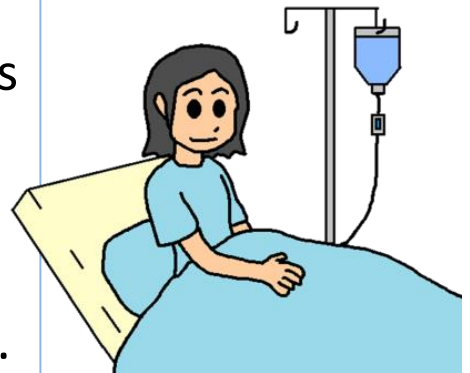
To obtain “Eligibility Certificate for Ceiling-Amount Application”, please apply through your health insurance provider.

If you have an insurance card of the Japan Health Insurance Association, please download and print the application form from our website. Sending the filled application form to the local branch of your district by post, you will receive the Eligibility Certificate for Ceiling-Amount Application later by post.

When you are required to pay high medical expenses

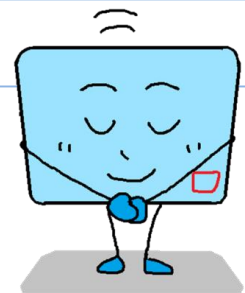
~High-Cost Medical Expense Benefit~

You will be required to pay high medical expenses in special cases such as hospitalization. Your copayment amount is 30% with your medical insurance card, which still can be very expensive.



However, the medical expenses exceeding a specified amount are reimbursed if you apply for **“High-Cost Medical Expense Benefit”**

To apply for “High-Cost Medical Expense Benefit”, please send the application to your health insurance provider by post. If you have an insurance card of the Japan Health Insurance Association, please download and print the application form from our website. Sending the filled application form to the local branch of your district by post.



The benefit will be transferred to your account later.

When you are required to pay high medical expenses

High-Cost
Medical
Expense
Benefit

【Eligible person】

An insured person whose monthly medical expenses exceed a specific amount

【Procedures】

Download and print the application form from the website of the Japan Health Insurance Association, and send it by post.

【Amount of money to be paid】

Amount exceeding a basic amount specified according to your salary

e.g. For an insured person whose monthly salary is 260,000 yen or less:

[Paid medical expenses 200,000 yen]

– [Your individual limit 57,600 yen]

= 142,000 yen is to be reimbursed.

【Payment】

The benefit is transferred to your bank account

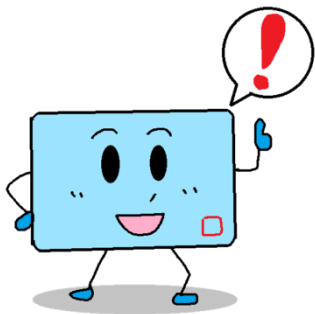
【Notes】

- The basic amount/individual limit changes depending on your monthly salary.
- If you use medical services at several medical institutions or pharmacies, it may be possible to add up the total medical costs.
- You may add up the medical costs of your dependent family members of the health insurance.

When you have a baby

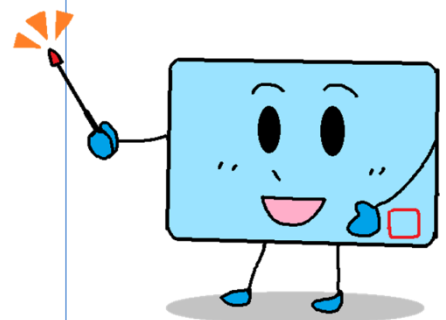
~Childbirth Lump Sum~

Costs for normal delivery and health checkups during normal pregnancy are not covered by Health Insurance System in Japan. Please note that you are requested to pay full amount instead of 30%.

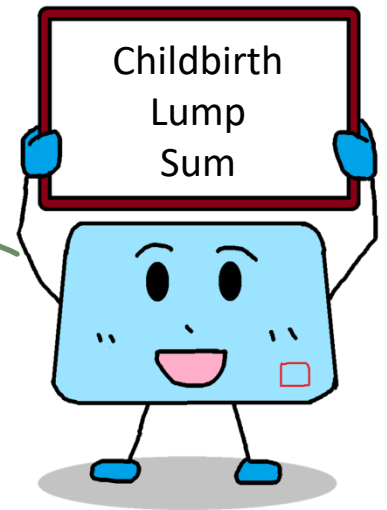


However, applying for direct payment of **“Lump-Sum Benefits for Childbirth and Childcare”**, you can receive financial support for childbirth and only exceeded amount over the benefits is charged to you at the hospital.

You can apply for direct payment of **“Lump-Sum Benefits for Childbirth and Childcare”** at the hospital you are going to give birth. Please sign an application document of direct payment system at the hospital.



When you have a baby



【Eligible person】

An insured person who give birth to a child after a pregnancy of 85 days or longer (including stillbirth)

【Where to apply】

Medical institution where you are going to give birth
(If you would like to receive the balance, please apply to the local branch of Japan Health Insurance Association in your district.)

【Procedures】 Please sign the application and submit it to the medical institution.

【Amount of money to be paid】

420,000 yen per a child

(404,000 yen if the medical institution is not covered by the Japan obstetric compensation system for cerebral palsy*)

*This is a system to compensate for the economic burden affecting families with children who developed severe cerebral palsy related with delivery.

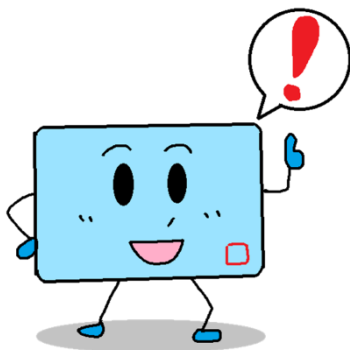
【Payment】

Payment directly to medical institutions.

(If delivery expenses are less than 420,000 yen, you can claim the balance from your health insurance provider. The Japan Health Insurance Association will send application form to the insured person later by post.)

When your salary is not paid as you are absent from work due to childbirth ～Maternity benefits～

When you are absent from work due to pregnancy or childbirth for a long period, sometimes your salary is not paid and you can't have enough for your living expenses.



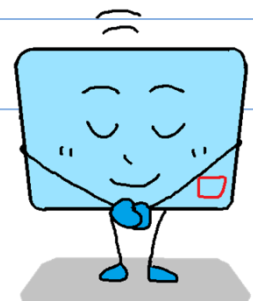
However when you apply for **“Maternity benefits”**, the health insurance systems pay compensation to support your daily life.

To apply for the “Maternity benefits”, please send an application to your health insurance provider by post.

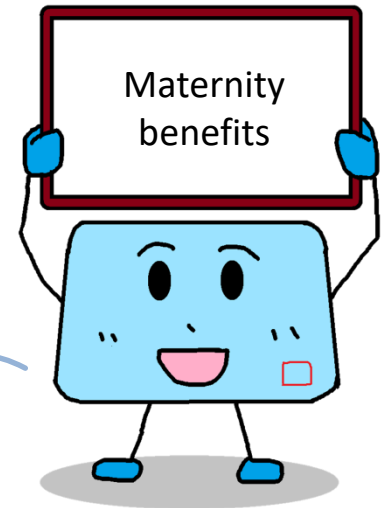
If you have an insurance card of the Japan Health Insurance Association, please download and print the application form from our website.

Sending the filled application form to the local branch of your district by post.

The benefit will be transferred to your bank account later.



When your salary is not paid as you are absent from work due to childbirth



【Eligible person】

An insured person who is absent from work due to childbirth without any salary paid during the absence.

【Procedures】

Download and print an application form from the website of Japan Health Insurance Association and send the filled application by post.

【Amount of money to be paid】

-2/3 of average salary* for the last 12 months

-42 days before delivery + 56 days after delivery

(*Total amount of salary reported to social insurance system by your employer, which is not equal to your net income.)

【 Payment 】

The amount is transferred to your bank account

【Notes】

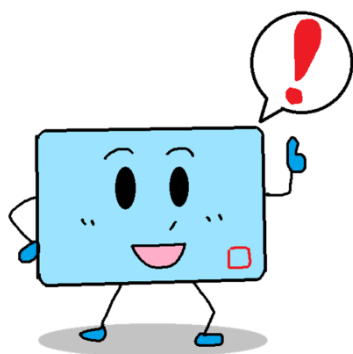
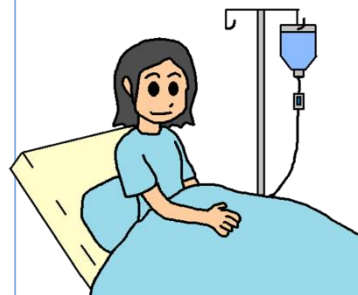
① On the application form, you need to receive a “certificate of a fact of childbirth” by the “**medical institution**” where you gave birth.

② On the application form, you need to receive a “certificate of non-payment of salary due to absence” by “**your employer**”

When your salary is not paid as you are absent from work due to sickness or injury

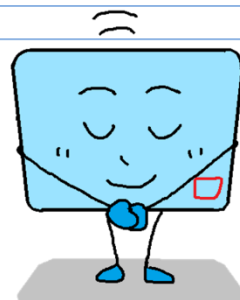
～Sickness and Injury Benefits～

When you are absent from work due to sickness or injury for a long period, sometimes your salary is not paid and you can't have enough for your living expenses.



However when you apply for **“Sickness and injury benefits”**, the health insurance systems pay compensation to support your daily life

To apply for the **“Sickness and injury benefits”**, please send an application to your health insurance provider by post.

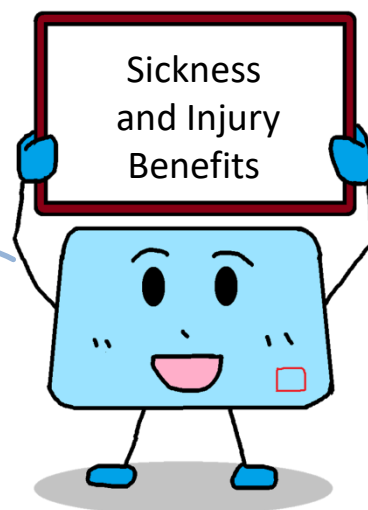


If you have an insurance card of the Japan Health Insurance Association, please download and print the application form from our website.

Sending the filled application form to the local branch of your district by post.

The benefit will be transferred to your bank account later.

When your salary is not paid as you are absent from work due to sickness or injury



【Eligible person】

An insured person who is absent from work due to sickness or injury (excluding employment-related sickness or injury) for four days or longer without any salary paid during the absence.

【Procedures】

Download and print an application form from the website of Japan Health Insurance Association and send the filled application by post

【Amount of money to be paid】

- 2/3 of average salary* for the last 12 months
 - The longest period to receive the compensation is one and half years.
- (*Total amount of salary reported to social insurance system by your employer, which is not equal to your net income.)

【Payment】

The amount is transferred to your bank account

【Notes】

- ① On the application form, you need to receive a “certificate of a fact that you cannot work” by **“medical institutions”**.
- ② On the application form, you need to receive a “certificate of non-payment of salary due to absence” by **“your employer”**.

When an insured person dies

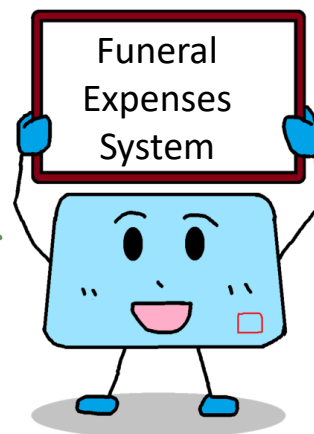
- Funeral Expenses System -

Following the death of an insured person,
funeral expense is paid.



To claim the “**funeral expenses**”, please send an application to your insurance provider by post.
If you have an insurance card of the Japan Health Insurance Association, please download and print the application form from our website. Sending the filled application form to the local branch of your district by post.
The funeral expense is transferred to the specified bank account later.

When an insured person dies



【Eligible person】

An insured person who died from sickness or injury
(excluding employment-related sickness or injury)

【Procedures】

[Procedures] Download and print an application form from the website of Japan Health Insurance Association and send the filled application by post.

【Amount of money to be paid】

50,000 yen

【Payment】

When dependent family member dies

→ to the insured person

When the insured person dies

→ to a family member dependent
on the person's income

【Notes】

Only when the insured person dies, a person who holds a funeral can claim the expenses even though the person is not a dependent family member. However, in this case, actual funeral expense up to 50,000 yen is to be paid.

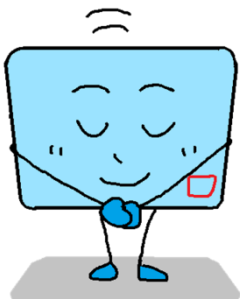
When you use medical services without presenting your health insurance card

～Reimbursement of Medical Care Expenses～

When you use medical services without presenting your health insurance card, please pay full amount (100%) of incurred medical treatment fee.

Filing your claim with your insurance provider, you will be reimbursed part of the medical treatment fee later as “Medical Care Expenses”.

*Medical Care Expenses are reimbursed only for the cases in which you have good reasons recognized by health insurance system such as unavailability of the insurance card due to issuing process.



This is general description of Japanese Health Insurance System.
Please be informed there are some exceptional cases.

When you use medical services without presenting your health insurance card

～Reimbursement of Medical Care Expenses～

【Eligible persons】

Persons enrolled in Japan Health Insurance Association

【Procedures】

Please download “Application Form for Reimbursement of Medical Care Expenses (for substitutive payment etc.)” from the website of Japan Health Insurance Association. Then print it and send the completed form to the branch of your district attaching necessary documents by post.

【Necessary documents】

- Receipt
- Detailed medical examination report (with name of illness)

* Please attach original documents.

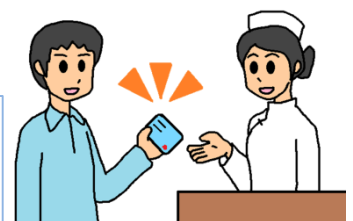
【Payment】

Bank transfer to the account of the insured person

【Notes】

“Medical Care Expenses” are reimbursed only for treatments covered by health insurance system.

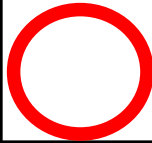

This is general description of Japanese Health Insurance System.
Please be informed there are some exceptional cases.

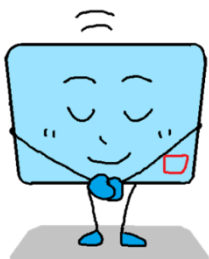


When you buy therapy devices

～Reimbursement of Medical Care Expenses～

When you order therapy devices instructed by a doctor, please pay full amount (100%) of incurred costs to the device provider. Filing your claim with your insurance provider, you will be reimbursed part of the costs later as “Medical Care Expenses”.

	 Therapy devices reimbursed	 Therapy devices not reimbursed
insured persons	Corset Joint fixation device Artificial hand, leg or eye Elastic clothing etc.	Hearing aid Mouthpiece, etc.
Children (persons enrolled in health insurance of 8 years or less)	Glasses Contact lens (For treatment purposes of children’s amblyopia, etc.)	



This is general description of Japanese Health Insurance System.
Please be informed there are some exceptional cases.

When you buy therapy devices

～Reimbursement of Medical Care Expenses～

【Eligible persons】

Persons enrolled in Japan Health Insurance Association

【Procedures】

Please download “Application Form for Reimbursement of Medical Care Expenses (for therapy devices)” from the website of Japan Health Insurance Association. Then print it and send the completed form to the branch of your district attaching necessary documents by post.

【Necessary documents】

- Receipt of the therapy device
- Physician’s statement, etc.
- Examination results of patients
(In case of treatment purposes of children’s amblyopia etc.)
- Pictures of the therapy device
(In case of shoe-type therapy device)
- ✕ Please attach original documents.



【Payment】

Bank transfer to the account of the insured person

【Notes】

- Reimbursements differ according to the age of patients.
- “Notification of causes of injury” should be attached in case you buy the therapy device for injury. (Health insurance is not applicable to injuries due to work or commuting)

This is general description of Japanese Health Insurance System.
Please be informed there are some exceptional cases.

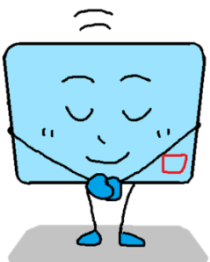
When you are treated for illness or injury abroad

~Reimbursement of Medical Care
Expenses incurred abroad~

When you receive medical treatment for sudden illness or injury at overseas medical institutions while travelling overseas on personal or business trips and pay total amount of incurred medical treatment fee, you will be reimbursed part of the medical treatment fee later as “Medical Care Expenses” with your claim filed with your insurance provider,

*Medical Care Expenses on trips specifically for the purposes of medical treatment of illness or injury are not reimbursed.

*The reimbursement is calculated based not on the actual amount paid for treatment but on the Japanese standard treatment fee for similar illness or injury.



This is general description of Japanese Health Insurance System.
Please be informed there are some exceptional cases.

When you are treated for illness or injury abroad

～Reimbursement of Medical Care
Expenses incurred abroad～

【Eligible persons】

Persons enrolled in Japan Health Insurance Association

【Procedures】

Please download “Application Form for Reimbursement of Medical Care Expenses incurred abroad” and “Agreement of Authorization form” from the website of Japan Health Insurance Association. Then print them and send the completed forms to Kanagawa branch attaching necessary documents by post.

【Necessary documents】

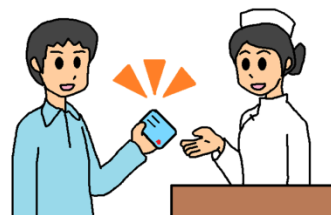
- ☐ Detailed medical examination report
- ☐ Detailed Receipt
- ☐ Receipt issued by overseas medical institutions
- * Please attach Japanese translation for documents written in foreign languages.
- * Please attach original documents.
- ☐ Document to certify your overseas travel periods (i.e. copy of your passport)



【Payment】

Bank transfer to the account of the insured person

- * Overseas remittance is not possible.

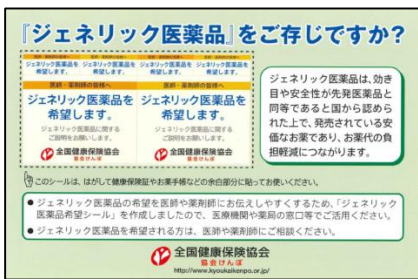


【Notes】

- ☐ “Medical Care Expenses” will not be reimbursed for treatments or medicines not covered by Japanese health insurance system such as plastic surgery for cosmetic purposes.
- ☐ “Notification of causes of injury” should be attached in case of injury.

Your copayments for medicines can be reduced when you change to generic drugs.

- Please consult doctors or pharmacists if you prefer to use generic drugs.
- Generic drugs are low-priced pharmaceutical products that are qualified by the government as drugs with equivalent therapeutic effects and safety to those of the original drugs. The use of generic drugs can reduce the copayments by patients for medicines.
- All prescribed drugs are not available in generic form.
- Please note it may not be possible to change to generic drugs if your disease is not applicable to the generic drug, the effect of the generic drugs is different from the original or no stock is available.



Please attach this sticker on your health insurance card or medicine notebook, and you can communicate your intention to use generic drugs to hospital staff without verbal explanation.

There is no problem even though you have any difficulties in expressing your wish to a hospital staff in Japanese

Please contact Japan Health Insurance Association through your employer etc.

"I prefer generic drugs" sticker will be delivered to you 12



Your copayments for medicines can be reduced when this sticker is attached to your health insurance card.

健康保険被保険者証

本人（被保険者） 00111
平成26年 6月25日交付

記号 21700023 番号 21

氏名 キョウカイ 太郎
生年月日 平成 元年 5月 10日
性別 男
資格取得年月日 平成 26年 6月 1日

事業所名称 ○○ 株式会社
保険者番号 01010016
保険者名称 全国健康保険協会 ○○支部
保険者所在地 ○○市○○区○○町○-○-○

ジェネリック医薬品を希望します。

印

Your copayments for medicines can be reduced when you change to generic drugs.

There is no problem even though you have any difficulties in expressing your wish to a hospital staff in Japanese

『ジェネリック医薬品』をご存じですか？

ジェネリック医薬品を希望します。

ジェネリック医薬品を希望します。

ジェネリック医薬品を希望します。

ジェネリック医薬品を希望します。

医師・薬剤師の皆様へ

ジェネリック医薬品を希望します。

ジェネリック医薬品を希望します。

ジェネリック医薬品に関するご説明をお願いします。

ジェネリック医薬品に関するご説明をお願いします。

全国健康保険協会 協会けんぽ

全国健康保険協会 協会けんぽ

ジェネリック医薬品は、効き目や安全性が先発医薬品と同等であると国から認められた上で、発売されている安価なお薬であり、お薬代の負担軽減につながります。

このシールは、はがして健康保険証やお薬手帳などの余白部分に貼ってお使いください。

- ジェネリック医薬品の希望を医師や薬剤師にお伝えしやすくするため、「ジェネリック医薬品希望シール」を作成しましたので、医療機関や薬局の窓口等でご活用ください。
- ジェネリック医薬品を希望される方は、医師や薬剤師にご相談ください。

全国健康保険協会 協会けんぽ
<http://www.kyouseikaikenpo.or.jp/>

“I prefer generic drugs” sticker

Information on Health Checkups by Japan Health Insurance Association

Please undergo an annual health checkup
to examine your state of health!

Japan Health Insurance Association
subsidizes part of the health checkup costs.
Please do remember to have it.

[発行]全国健康保険協会滋賀支部
滋賀県大津市梅林1-3-10
滋賀ビル4階
T E L : 077-522-1099 (代表)

<https://www.kyoukaikenpo.or.jp/shibu/shiga/>



[2019.11.20作成]



全国健康保険協会 滋賀支部
協会けんぽ