



# Health Insurance Guidebook

English version

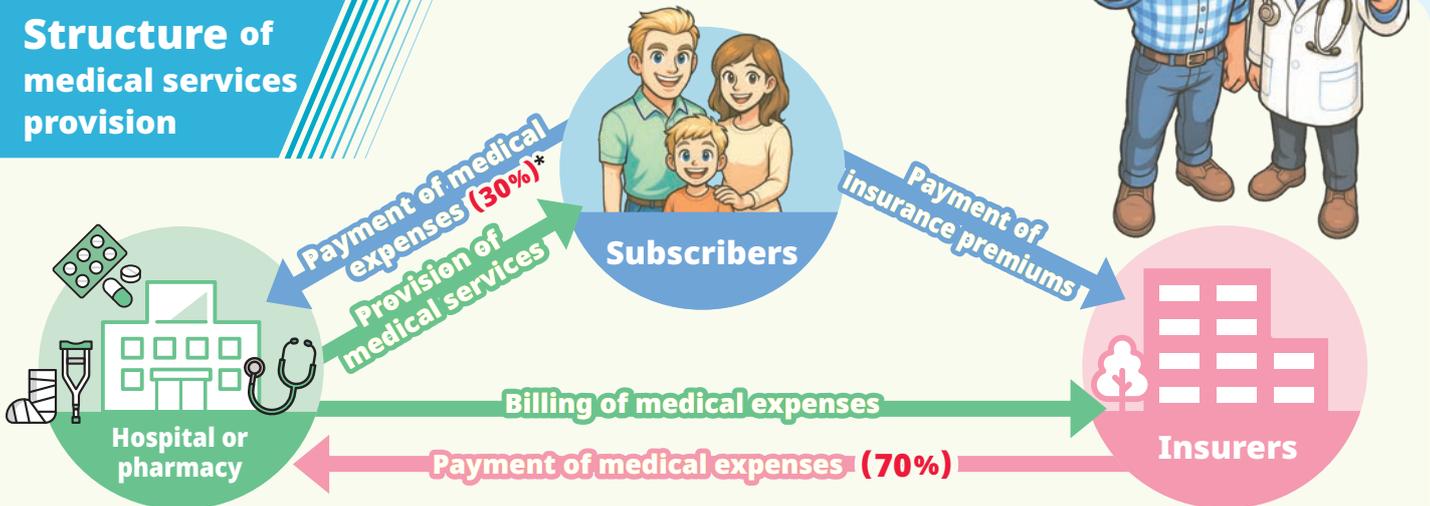
## Japanese Health Insurance System

Japan has a universal medical care insurance system. All residents are required to enroll in health insurance and share the cost of medical expenses.

Everyone living in Japan, **regardless of nationality, is required to participate in the public health insurance system.**

When you visit a medical facility for an illness or injury, you pay only your portion (**20** or **30%**) of the total medical fee.

### Structure of medical services provision



\*Your share may be **20%** depending on your age.



### Enrollment in the health insurance



If you meet the eligibility requirements for health insurance, **your employer will enroll you in the plan.**

You will receive coverage as the insured person, and your dependent family members will be covered as non-working dependents. Your employer will also carry out the enrollment procedure when you gain an additional non-working dependent due to marriage or childbirth.



### Payment for the insurance premiums

#### Insurance premiums

**50%**

**50%**



Your insurance premiums are determined based on your salary. **Both you and your employer will each pay 50%.**

Your employer will deduct your portion of the insurance premiums directly from your salary. There are no additional premiums for non-working dependents. The amount remains the same even if the number of non-working dependents increases.

# Visiting a Medical Facility



## Types of medical institutions

Medical services include **hospitals** for inpatient care and surgery, **clinics** for diagnosing common illnesses or providing health consultations, **pharmacies** for dispensing prescribed medicine after treatment, and **dental practices** for dental treatment.

Hospital/clinic



Pharmacy



Dental practice



## When you visit a medical facility



Please bring either your **My Number Card** or your **Eligibility Verification Form**.



\*You must register your My Number Card as a Health Insurance Certificate.



If you fail to present your My Number Card or your Eligibility Verification Form, you are required to **pay the full medical fee**.



## Cases not covered by health insurance



Some cases are not covered by health insurance, such as **plastic surgery, orthodontic treatments, vaccinations, and certain types of health checkups.**



Health insurance does not cover illnesses or injuries resulting from incidents that occur **during work or while commuting.** (Workers' compensation insurance will cover such claims.)

The **health insurance** you receive through your employer expires on the **day you leave the company.**

First day at the company



**Kyokai Kenpo enrollment period**

Last day at the company



**Example:**

If you leave the company on March 31, you will no longer be eligible to use the same health insurance from April 1 onward.

If you visit a doctor using your Health Insurance Certificate or Health Insurance Eligibility Certificate after your eligibility has expired, you will be required to repay the medical fees (the portion covered by the health insurance).

# Visiting a Medical Facility

1

You will incur extra charges if you visit a medical facility **outside of their consultation hours**.



You will incur **extra charges** if you visit a medical facility on non-operating days or at night. These time slots are initially reserved for patients with serious conditions who require emergency care. Therefore, wherever possible, visit a medical facility **during consultation hours on a weekday**. However, if you are unwell and urgently need medical attention, do not hesitate to seek care.

Times when extra charges apply	Extra charges	
	First time	Second time and onward
<b>Non-operating days</b> 📅 (Sundays and public holidays)	<b>+2,500 yen</b>	<b>+1,900 yen</b>
<b>Outside consultation hours</b> ⌚ Weekdays: Before 8 a.m. and after 6 p.m. Saturdays: Before 8 a.m. and after noon	<b>+850 yen</b>	<b>+650 yen</b>
<b>Late at night</b> 🌙 (between 10 p.m. and 6 a.m. the following day)	<b>+4,800 yen</b>	<b>+4,200 yen</b>

2

You will incur extra charges if you visit a general hospital **without first consulting a clinic**.

Special charges of **at least 7,000 yen (payable in full)** will be added to the doctor's fee if you visit a general hospital (e.g., teaching hospital) without a **referral letter**. Note: Be aware that the number of patients with mild symptoms at general hospitals can hinder their main role, which is to treat patients with severe conditions and provide emergency medical care.



▶ Without a referral letter

**Consultation fee + special charges of at least 7,000 yen (payable in full)**

▶ With a referral letter

**Consultation fee**

3

Avoid visiting **multiple clinics or hospitals**

Your **medical costs** may increase if you visit multiple clinics or hospitals for treatment of the same illness or symptoms. Repeating similar tests or taking similar prescribed medication can also **place unnecessary strain**. Choose a reliable clinic nearby.



# Applying for Benefits

Apply if you paid a medical payment in full or had significant medical expenses

## Medical expenses

- If you paid a **medical payment in full** due to a compelling reason
- If you receive custom-made **therapeutic equipment** (e.g., a corset) and wear it (under a physician's instructions) - etc.

You can apply for a benefit to receive a **reimbursement** (for your share of the cost).



## High-cost medical expenses

If the portion you pay for medical payments at a clinic or hospital in a single month **exceeds the out-of-pocket maximum**, you may be eligible for a reimbursement of the excess amount.

If your medical payments are expected to be high, apply in advance for an **Eligibility Certificate for Ceiling-Amount Application** and present it at the clinic or hospital reception. This ensures that your payment at the cashier will not exceed your out-of-pocket maximum.

If the clinic or hospital accepts the **My Number Card**, your payment at the cashier will automatically be capped at your out-of-pocket maximum.

### Eligibility Certificate for Ceiling-Amount Application

Eligibility Certificate for Ceiling-Amount Application under Health Insurance	
Insured individual	Address
	Name
	YYYY MM DD
	Seal

Apply in advance



Limit your medical payment at the cashier to your **out-of-pocket maximum**.

### My Number Card



Not required for the Eligibility Certificate for Ceiling-Amount Application!



Apply if you are absent from work due to an illness or injury and are unable to receive your salary

## Injury and sickness allowance

This benefit is available to insured persons who are **unable to receive their salary** for days missed due to **illness or injury**. The allowance is paid starting from the fourth day, after you have been absent for three consecutive days in order to receive treatment for your illness or injury.

Fill in the application form, have **your employer and the person in charge of your treatment** (e.g., physician) complete their respective sections to **verify** the application, and submit it to Kyokai Kenpo.



Amount of allowance

=

1/30 of average standard monthly remuneration for previous year

×

2/3

×

Number of eligible days

# Applying for Benefits

## Apply when a baby is born

### Lump-Sum Allowance for Childbirth and Childcare and Lump-Sum Allowance for Dependent's Childbirth and Childcare

Apply for the Lump-Sum Allowance for Childbirth and Childcare if **the insured person** gives birth or for the Lump-Sum Allowance for Dependent's Childbirth and Childcare if **a non-working dependent** gives birth.

Amount of allowance

**500,000 yen** per child

Kyokai Kenpo operates **a system that pays childbirth expenses directly** to the designated medical institution.



### Childbirth allowance

This benefit is available to insured persons who miss work due to **childbirth** and are **unable to receive their salary** for the days they are absent from work.

Fill in the application form, have your employer and **your physician complete their respective sections to verify** the application, and submit it to **Kyokai Kenpo**.

Amount of allowance

=

**1/30** of average standard monthly remuneration for previous year

×

**2/3**

×

Number of eligible days

## Apply when the insured person or a family member has passed away

### Burial charges (expenses) and dependent's burial charges

If the **insured person or a non-working dependent** has passed away for reasons unrelated to work, burial charges (expenses) will be provided upon submission of the application form. The reimbursement is issued as burial charges, dependent's burial charges, or burial expenses, depending on who passed away and who submitted the application form.

Amount

**50,000 yen**

\*Dependent's burial charges are provided when the insured person's non-working dependent passes away.

\*Burial expenses are reimbursed up to a maximum of 50,000 yen.

# Health Checkups



## Health checkups for prevention of lifestyle diseases (for **the insured**)

### Target age: **35 to 74 years old**

The purpose of the health checkup for prevention of lifestyle disease is to help prevent the onset or worsening of lifestyle-related diseases. The checkup includes a comprehensive set of tests, such as blood tests, urine tests, and cancer screenings.

In each fiscal year, you may receive a one-time **subsidy for the checkup fee.**

Subsidies from Kyokai Kenpo  
**13,583 yen**

Your share  
**5,282 yen**

Total: 18,865 yen



## Specific health checkups (for **non-working dependents**)

### Target age: **40 to 74 years old**

The specific health checkup focuses on diagnosing metabolic syndrome. The checkup consists of basic items, such as a physical examination, an interview, and blood and urine tests.

In each fiscal year, you may receive a one-time **subsidy for the checkup fee.**

**Free of charge or 500 yen**  
for each non-working dependent

\*If the checkup is conducted in Aichi Prefecture



### Specific health guidance (health support)

A public health nurse or registered dietitian will provide support to non-working dependents who, as a result of the checkup, are found to be at risk of developing metabolic syndrome.



Japan Health Insurance Association:  
Aichi Branch  
Kyokai Kenpo

23rd Floor, JP Tower Nagoya, 1-1-1 Meieki, Nakamura-ku, Nagoya-shi



**052-856-1490** (Main number)

Office hours 8:30 a.m.–5:15 p.m.

(excluding weekends, public holidays, and New Year's holidays)



Search for a clinic or hospital in  
Aichi Prefecture

▶ **Aichi Emergency Medical Service Guide**

<https://www.qq.pref.aichi.jp>



Search for clinics and hospitals  
in multiple languages.



Access **multilingual**  
consultation services

▶ **Aichi International Association**  
(Aichi Multicultural Center)

**052-961-7902**