

What You Need to Know about Health Insurance



全国健康保険協会

協会けんぽ

Japan Health Insurance Association

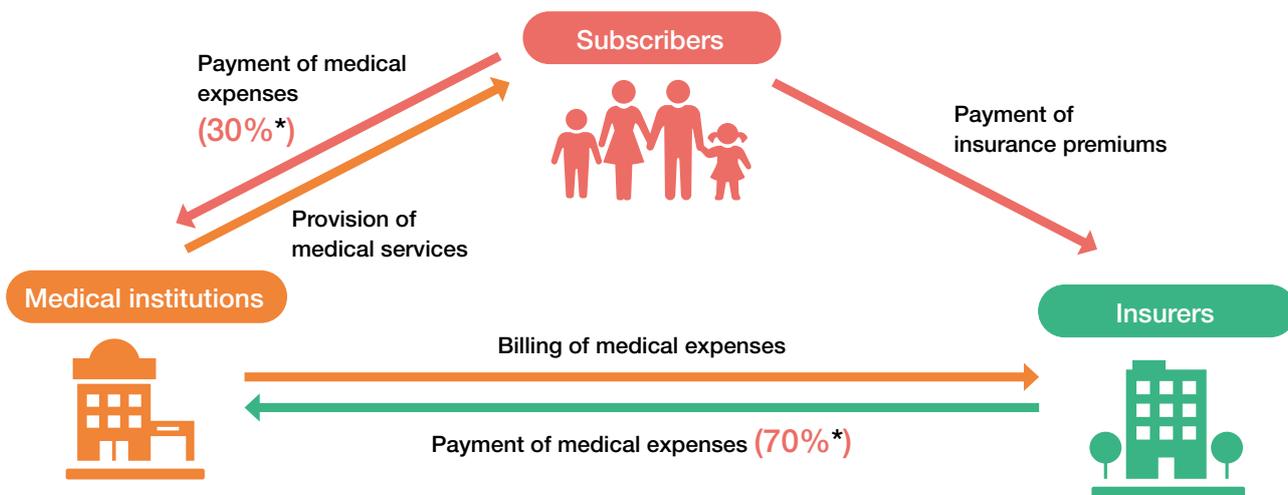
Universal Medical Care Insurance System

Medical insurance (health insurance) is one of many social security systems that provide mutual support to cover financial burdens caused by illness or injury. Everyone pays some form of medical insurance to help support each other's medical expenses.



Structure of medical services provision

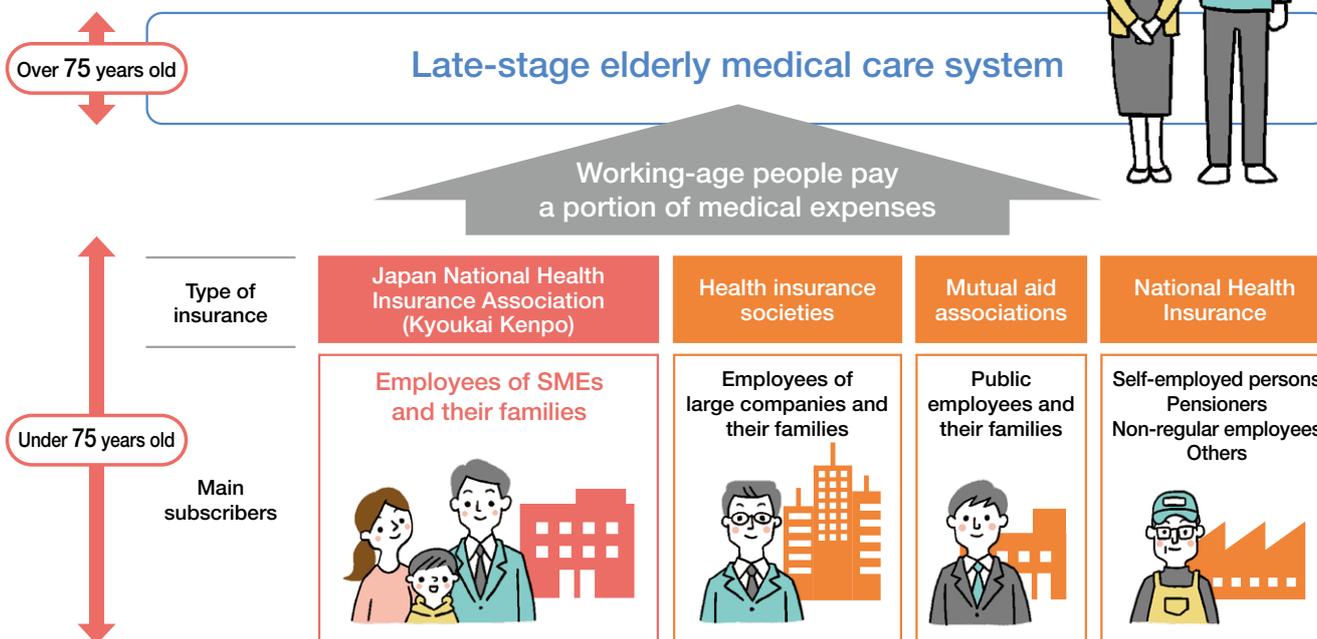
When you present your health insurance card to a medical institution (hospital or clinic), you can receive medical services by paying only **30% of the medical expenses (co-payment)**.



* The co-payment rate is set according to age and other factors, and may be 10% or 20%.
The amount of medical expenses billed to the insurer by the medical institution would be 90% or 80% accordingly.

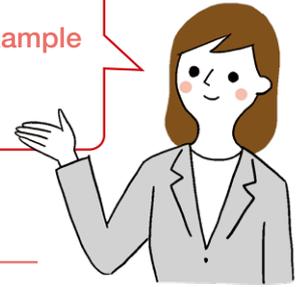
Classification of medical insurance

The medical insurance you subscribe to depends on your age, occupation, region, etc. The structure is designed so that the medical expenses of the elderly are supported by the working-age population.



What is health insurance?

In this section we'll use Kyoukai Kenpo as an example to explain how health insurance works!



Operates using your insurance premiums.

Kyoukai Kenpo's main source of income is from its members.

Those who join the health insurance system (insured people) are obligated to pay monthly premiums through the business they work for.

Premiums are paid half by the insured individual and half by their employer.

*As well as the insured person, dependent family members under 75 years old can also enroll in the same health insurance plan.

Example: Mr. A (23 years old)

Monthly income **200,000** yen, Health insurance premium rate **10.0%**
(Kyoukai Kenpo's national average)

200,000 yen x 10.0% = 20,000 yen (Mr. A's contribution 10,000 yen + employer's contribution 10,000 yen)

Payroll (April 2022)

Payment	Base salary	Executive salary				Total salary
	200,000 yen	0 yen				200,000 yen
Tax deductions	Health insurance	Nursing insurance	Employee pension	Employment insurance		
	10,000 yen	0 yen	18,300 yen	1,100 yen		
	Income tax	Municipal tax				Total deductions
	4,000 yen	6,300 yen				39,700 yen
Total						Final wages
						160,300 yen

How your premiums are used

Approximately **60%** of Kyoukai Kenpo's premiums are used for **medical expenses and various benefits when our members visit medical institutions.**

However, **approximately 40%** is used for **contributions to medical care for the elderly (those aged 75 and over).**

How each 10,000 yen of your insurance premiums is used



Medical expenses for subscribers' examinations at hospitals, etc.

About **5,490** yen



Allowances when subscribers are absent from work due to illness and benefits when subscribers give birth

About **600** yen



Medical expenses (contributions) when elderly people receive examinations at hospitals, etc.

About **3,610** yen



Expenses for health checkups and health guidance for subscribers

About **120** yen



Office expenses of the Kyoukai Kenpo

About **180** yen

Health insurance has a variety of uses



When in doubt, try applying for benefits! (health insurance benefits, etc.)

Health insurance provides a variety of **benefits that can be applied** for in the event of illness or injury. The following is a partial list of benefits.

When you have paid high-cost medical expenses

High-Cost Medical Treatment Expenses

In the event that the out-of-pocket medical expenses incurred in the same month exceed a set limit, the amount exceeding this limit will be reimbursed at a later date.



When you take a leave of absence from work for illness or childbirth

Injury and Sickness and Childbirth Allowance

A system providing benefits when insured persons take time off work due to illness or childbirth and are unable to receive a salary during that time.



When you give birth

Lump-Sum Allowance for Childbirth and Childcare

A system providing benefits to insured persons and their dependents when they give birth.



For more information on documents required for procedures, as well as payment requirements, and other systems, click here.



Helping you to get fit! (Health Services)

Health improvement on a daily basis is important to maintain and improve health! Kyoukai Kenpo provides a variety of health care services for our members.



[Collaborative health]

Protecting the health of employees through collaboration with employers!

Kyoukai Kenpo provides Workplace Clinical Records that visualize the level of health, the rate of health checkups, the rate of use of specific health guidance, etc. at each workplace. Information is provided using through numerical values, graphs, radar charts, and other means. Health Level Clinical Records are provided per-business category according to the size and type of workplace, etc. so that health issues specific to each office can be assessed.

Kyoukai Kenpo also promotes health management declarations as a way of resolving health problems in workplaces. Kyoukai Kenpo provides support for improving employee health in the workplace.

[Health Checkups]

Don't forget to have one once per year!

In many cases, lifestyle diseases such as diabetes do not cause subjective symptoms in their early stages, and have already progressed by the time symptoms appear. Having a health checkup is a good opportunity to review your own lifestyle and make improvements. It can also lead to early detection of disease and early treatment.

Checkups for prevention of lifestyle diseases

[for insured persons (yourself) aged 35 and over]

Additional checkups that can be added to health checkups for the prevention of lifestyle-related diseases*

- Additional checkups
- Breast cancer screening
- Cervical cancer screening

*Only available after a certain age

Specific health checkups

[for dependents (family members) aged 40 and over]



[Specific health guidance]

Health support for the prevention of lifestyle diseases!

If you need to improve your lifestyle after this was confirmed by your checkup results, it is important to review your daily habits such as eating a well-balanced diet, moderate exercise, and quitting smoking. Public health nurses or dietitians can provide support to those who need to make lifestyle improvements to enable them to carry out self-care for their health.



[Recommendation for Early Medical Examinations]

Insured persons with high blood pressure or blood glucose levels whose medical checkup results indicate that they need to visit a medical institution will receive a notification letter to their home address.

For more information about health services such as health checkups and specific health guidance, click here.

