

## 6. National Health Insurance (NHI)-Kokumin Kenkou Hoken

### ◆ Person who must enroll in the National Health Insurance

Those who are enrolled in the insurance of their place of employment or those who are enrolled in the medical system for the elderly aged 75 or over, persons other than those receiving public assistance must join the National Health Insurance. In addition, the national health insurance may be applied to foreign nationals whose status of residence is less than 3 months. (Please contact us for details.)

### ◆ Procedure for admission of the national health insurance

In the case of following, please bring your identification (such as driver's license card, My Number card, Residence card, or passport ) to Hoken Nenkin-ka, Hokubu Godou Chosha Kurashi Madoguchi-ka or each Citizen Service counter (former branch office), and notify them of the matter.

When	Required documents
Withdrawing from the employee's health insurance ( <i>Shakai Hoken</i> ). (Quitting job or disqualification of voluntary coverage of employee's health insurance, etc.)	-Document to certify the date of disqualification from the employee's health insurance - Something that can verify your identity
Moving into Nagahama City from another municipality. (Application is accepted together with Move-in Notification- <i>Tennyu Todoke</i> .)	-Moving-out Certificate- <i>Tenshutsu Shoumeisho</i> or <i>Zairyu Card</i> - Something that can verify your identity
Having a newborn child (Application is taken together with Birth Notification- <i>Shusse Todoke</i> .)	-Boshi Techou (Maternal and child health handbook) * You may be able to receive a childbirth allowance- <i>Shussan Ikuji Ichijikin</i> . (Please inquire for details.) - Something that can verify your identity

### ◆ National Health Insurance Eligibility Confirmation and Eligibility Information Notification (Notice of Eligibility Information)

When you enroll in the National Health Insurance, you will be issued a "Qualification Confirmation Letter" or a "Qualification Information Notice (Notice of Qualification Information)." Both of these will include the name and address of the person who enrolled, so please keep them in a safe place.

Type	Target User	How to use
Qualification confirmation letter	Those who do not have a My Number card Those who have not registered to use their My Number card as an insurance card	Present it at the counter when visiting a medical institution (same as your regular health insurance card)
Qualification information notification letter (Notification of qualification information)	Those who have registered to use their My Number card as an insurance card	When visiting a medical institution, you will use your My Number card at the reception desk. ※ You cannot visit a medical institution with just your qualification information.

### ◆ Burden charge of insured person

The amount of personal payment required when receiving treatment for illness or injury (examination, medication, etc.) is as follows:

## Percentage


Preschooler	20%
From School age children to Person aged under 70	30%
Persons aged between 70 and 74	20% to 30% (High income earner: 30%)

※The due date of payment of your burden charge may be extended or you may be exempted from your burden charge when your income is decreased temporally due to illness or disaster, etc. and difficult to make payment. (Only when you are hospitalized.) (You must pass the screening to receive the benefit.)

◆ **When you receive the following benefit, please apply to Hoken Nenkin-ka, Hokubu Godou Chosha Kurashi Madoguchi-ka or each Citizen Service counter (former branch office).**

"Documents that can verify your identity" include driver's license, My Number card, residence card, passport, National Health Insurance card, qualification confirmation letter, etc. (excluding qualification information notification (qualification information notice))).

Type	Description	Required documents
Medical benefits for expensive medical expenses (Kougaku Ryouyouhi)	In the case that your burden charge of medical expenses exceeds the ceiling, you will be able to receive a refund of the amount exceeding the ceiling. * Extra charge for bed, charge for meal and fee for medical treatment which is not covered by health insurance are not included for refunding. * The ceiling of Self-pay medical expenses varies depending on patient's age and income. Please inquire for more details.	※Application must be made by the head of household in person. •Something that can verify your identity • Receipt (original) of hospital bill • Document showing bank account information
Meal charge during hospitalization	Meal charge may be reduced depending on your income. Please apply in advance if you are going to be hospitalized.	※Application must be made by the head of household in person. •Something that can verify your identity
Medical benefit for combined amount of expensive expenses for medical treatment and care	When your annual burden charge of medical expenses is expensive even after applying <i>Kougaku Ryouyouhi</i> System to [Medial expenses] and [Expenses for care service] for each, the amount exceeding the designated amount will be refunded.	※Application must be made by the head of household in person. •Something that can verify your identity • Jikofutangaku Shoumeisho (Certificate of your burden charge) • Document showing bank account information
Expenses for supportive devices	A part of the expenses for supportive devices such as a corset may be reimbursed if your application has passed the screening.	※Application must be made by the head of household in person. •Something that can verify your identity • Receipt of hospital bill • Document of doctor's opinion, evidence of wearing such supportive device (Certificate of installation instructions for manufacturing equipment for treatment) • Document showing bank account

<p>Lump-sum child birth allowance</p> 	<p>When an insured person of NHI gives birth, 500,000 yen will be provided to the head of household. (This allowance is also paid in case of a miscarriage or stillbirth if this occurs after 85 days of pregnancy.)</p> <p>* 488,000 yen will be paid in case of less than 22 weeks gestation or if insured person gives birth at the hospital that is not covered by the Obstetric Medical Compensation System.</p> <p>* Direct payment to hospital: This allowance can be paid to hospitals directly, so as to appropriate it to the childbirth expense. Please make the necessary procedure at the hospital. (If the expenses are lower than the allowance, the difference will be paid.)</p>	<p>※Application must be made by the head of household in person.</p> <ul style="list-style-type: none"> <li>•Something that can verify your identity</li> <li>• Document showing bank account information</li> <li>• Receipt (or bill) of childbirth expense</li> <li>• Maternal and Child Health Handbook- <i>Boshi Techou</i></li> <li>• In the case of miscarriage or stillbirth after 85 days of pregnancy, a doctor's certificate, etc.</li> </ul>
Funeral allowance	<p>When insured person of NIH dies, 50,000 yen is paid to person notifying the death.</p>	<p>※A person responsible for funeral must apply in person.</p> <ul style="list-style-type: none"> <li>• Document showing bank account information</li> </ul>
Loan for expensive medical expenses	<p>Loan for expected amount of expensive medical expenses may be made.</p> <p>* Only person whose household has fully paid NHI premiums (tax) is eligible. For details, please consult us.</p>	<p>※Application must be made by the head of household in person.</p> <ul style="list-style-type: none"> <li>•Something that can verify your identity</li> <li>• Inkan (seal)</li> <li>• Hospital bill</li> </ul>
Subsidy for medical checkup	<p>When insured person of NHI aged between 40 and 74 has a medical check-up, a portion of the expenses will be subsidized upon prior application.</p> <p>* Only person whose household has fully paid NHI premiums and municipal tax is eligible.</p> <p>* Application is accepted during the specified period. The application period will be notified through the city newsletter or city homepage.</p>	<p>※Person who will have the medical check-up must apply in person.</p> <ul style="list-style-type: none"> <li>•Something that can verify your identity</li> </ul>

#### ◆ Withdrawing from National Health Insurance

When	Required documents
<p>-Insured person of NHI dies. (Notification is accepted together with death notification.)</p>	<p>NHI card, Qualification confirmation certificate or qualification information notice (qualification information notice) Death Certificate * Funeral allowance will be paid.</p>
<p>-Person takes out employee's health insurance (Shakai Hoken) When you are certified as a dependent under health insurance</p>	<p>NHI card, Qualification confirmation certificate or qualification information notice (qualification information notice) Workplace insurance card, qualification confirmation letter, or qualification information notice (qualification information notice)</p>
<p>-Moving out of Nagahama City</p>	<p>NHI card, Qualification confirmation certificate or qualification information notice (qualification information notice)</p>

## ◆ Premiums of National Health Insurance (NHI)

The premiums of NHI is calculated as follows every year according to the income and number of household members, and the head of household is responsible for paying the premiums of NHI.

(1) Income-based amount-*Shotokuwari* (calculated based on insured's income of previous year)

(2) Per capita amount-*Kintouwari* (calculated based on the number of insured person)

(3) Equivalence-based amount-*Byoudouwari* (fixed amount per household)

- \* The portions for medical care and supporting senior citizens are respectively calculated.
- \* If the total income amount of the household head and other NHI insured household members is less than a certain amount, the income-based-amount and per-capita-amount will be reduced by 70%, 50% or 20%, depending on the total household income.
- \* Insured person of NHI aged between 40 and 64 must pay the premiums of long-term-care (*Kaigo Hoken*) as well.
- \* If you become involuntarily unemployed (due to firing, etc.), the premium may be reduced.
- \* The per capita rate for preschoolers is reduced by 50% regardless of household income.

## ◆ Due date of NHI premium payment

The insurance premiums are important source to operate the national health insurance system in Japan. Please be sure to pay your premiums by due date. The due date for NHI premiums is the last day of each month indicated below. If the last day coincides with Saturday, Sunday or national holiday, the following day is the due date.

Dunning charges and delinquent fees will be added after the delivery date limit.

	Apr.	May	Jun.	Jul.	Aug.	Sep.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.
Period	-	-	1	2	3	4	5	6	7	8	9	10

- ◆ You are recommended to pay the premiums by bank transfer.

The automatic bank transfer service requires no handling fee. You do not have to go out for payment or worry about forgetting to pay your premiums. It is a safe, convenient and sure way to pay. Therefore, you are encouraged to use this automatic bank transfer service. If you would like to use this service, please apply at following designated financial institutions (except Yucho Ginkou), Hoken Nenkin-ka, Hokubu Godou Chosha Kurashi Madoguchi-ka or each Citizen Service counter (former branch office).

Applications for Japan Post Bank account transfers are accepted at post offices.

## ◆ Designated financial institutions, etc.

- You can make a payment at the counter or by bank transfer at the following financial institutions.

Shiga Ginkou	Ogaki Kyouritsu Ginkou	Nagahama Shinyou Kinko	Kansai Mirai Ginkou
Kyoto Ginkou	Kita Biwako Nougyou Kyoudou Kumiai	Lake Ibuki Nougyou Kyoudou Kumiai	Shigaken Shinyou Kumiai
Kinki Roudou Kinko	Shigakenmin Shinyou Kumiai	Yucho Ginkou / Post office	

## ◆ You can make a payment at Convenience store. (Limited to less than 300,000 yen)

You can make a payment at the following convenience stores if your payment slip bears a barcode.

Seven Eleven	Lawson	Family-mart	Mini-stop	Daily Yamazaki
Yamazaki Daily store	Three Eight		Popla	Seikatsu-saiya
Kurashi House	New Yamazaki Daily Store		MMK installation stores ※	

※ MMK (multimedia kiosk) installation stores in the city is Aeon Nagahama store.

◆ **You can also pay by cashless payment.** (limited to those with an amount of 300,000 yen or less)

You can pay by Credit card, Internet banking, PayPay, LINE Pay, etc. If you have a smartphone with a dedicated app downloaded and a payment slip with a barcode, you can pay anytime, anywhere.

\* Please note that the city will not issue a receipt. In addition, it may take up to one month for the payment certificate to be issued.

Hoken Nenkin-ka	0749-65-6512
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