

LIVING GUIDE MORIOKA

MORIOKA INTERNATIONAL RELATIONS ASSOCIATION

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National Health Insurance (NHI)

In Japan there is a medical insurance system which allows everybody to access medical care free from anxiety with a small burden of expense. It is a mutual support system in which insured people pay premiums (taxes) to help each other pay medical cost. Anybody living in Japan must be enrolled in the system.

There are two schemes of the insurance - the Health Insurance for corporate employees, and the National Health Insurance (NHI) for those who are not covered by the Health Insurance. Self-employed people and foreign nationals (including students) who made alien registration and stay in Japan for more than one year have to join the NHI.

* You do not need to join the NHI if you are covered by U.S. laws or ordinances for expense payment and have a certificate of being covered by an eligible insurance scheme for the payment of medical expenses in Japan.

■ For being enrolled in the NHI

In Morioka, you are to apply for the NHI when you apply for alien registration at the Resident Registration Division on the first floor of the city office or at the *Zaimu Jumin-ka, Tamayama Sogojimusho*. Your health insurance card will be issued right after your application is accepted. Be sure to take your health insurance card whenever you go to a doctor or medical institution.



■ Notify the city office when —

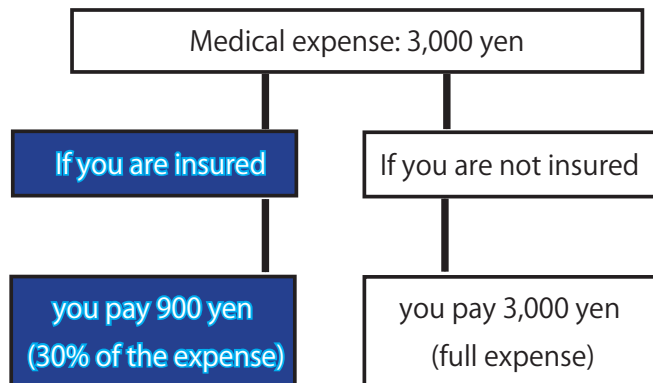
- You join the Health Insurance scheme of your employer (you are not removed from the NHI unless you notify that to the city office).
- You lost or mess up your insurance card.
- A baby is born, the head of your household has been changed, or someone in your family insured by the NHI has died.
- You move to a new address.
 - If you move out of Morioka City, hand in your insurance card to the city office and notify the date when you move out of Morioka. Go to the municipal office of your new address within 14 days after moving in and have you and your family registered in the new address.
- When you leave Japan you need to notify that to the city office, bringing your health insurance card, seal (*hanko*, if you have one), alien registration certificate and airplane ticket or whatever shows the date of your departure.

Ratio of medical expense you pay

The table below shows the self-pay ratios of medical expenses. The ratio depends on the age of the person receiving medical care. The rest of the expense is paid by the NHI to the medical institution.

Age	Self-pay Ratio
Before compulsory education	20%
Compulsory education to 69	30%
70 to 74	20% (10% until March 31, 2010) 【If you have a certain amount of income, your ratio is 30%.】

Example: If your self-pay ratio is 30 percent:



Insurance tax (premium)

The National Health Insurance premiums (taxes) provide a precious fund resource for the NHI system. If you don't pay the tax, you may have to pay the full expense for your medical care. If you have been staying in Japan for less than a year, you are required to pay the minimum tax because you don't have income in Japan. From your second year in Japan your payment amount depends on your income. If you are between 40 and 64 years old, you need to add the nursing-care insurance premium.

Some discount or exemption of the tax is available, depending on your income. If you find it difficult to pay, go and talk to the National Health Insurance and Pension Division of the city office.

Your payment notice of the NHI tax will be sent to you from the city office around the middle of July. Take

the payment notice to a bank or other designated financial institution and pay the tax.

Medical expense reimbursement system for international students

Foreign nationals who hold "college student" or "pre-college student" visa are required to be enrolled in the NHI. Part of your medical expense will be paid by the Japan Student Services Organization (JSSO). With reimbursement by the JSSO fund, which pays 35 percent of the self-pay amount of your medical expense, you will actually have to pay about 20 percent of the total medical expense.

For applying for the reimbursement:

1. Go to the medical institution designated by the NHI, hand in your insurance card and receive medical care.
2. After that, pay the self-pay portion of your medical expense.
3. Hand in the receipt, which has your name and shows that the medical care you received is covered by the NHI, and the "Application Form for Medical Expenses Reimbursement" to the international student section of your university or school office.
4. About three months after the application you will be reimbursed for 35 percent of the amount you paid at the medical institution.

For more information, contact the international student section of your school or university.

For more information about the National Health Insurance, contact the National Health Insurance & Pension Division (*Kokuho Nenkin-ka*) at 019-626-7527 (in Japanese only), or visit the division's website:
<http://www.city.morioka.iwate.jp/04simin/kokuho/kokuho/index.html>

For more information about the National Health Insurance system, visit the website of the Council of Local Authorities for International Relations (CLAIR):
<http://www.clair.or.jp/tagengorev/ja/f/04-3.html>