For foreign residents／those who have recently come to Japan

National Health Insurance (NHI): The system that serves as the backbone of healthcare in Japan

This system ensures access to health care for you and your family in case of illness or injury.

Anyone who lives in Japan, regardless of nationality, is obliged to enroll in public health insurance system. Although the payment of insurance premiums is mandatory in order to get covered, this system ensures access to medical resources with reasonable cost when you and your family get sick or injured.

Benefits of public health insurance

- ◆ When you visit a hospital or clinic, you usually pay only 30% of the total cost. The insurance covers the remaining 70%, significantly reducing your financial stress.
- ◆ The insurance could help you with some additional programs, such as extra financial support in case of high-cost medical expense.

The types of public health insurance vary depending on your job and your age. The National Health Insurance is mainly for those who are not covered by employees' health insurance or the medical system for people aged 75 and over. This includes self-employed workers, students, unemployed people, and foreign residents staying in Japan for more than three months.

Who needs to sign up for the National Health Insurance?

You are required to enroll in the National Health Insurance if you live in Japan and meet ANY of the following conditions.

Self-employed workers, farmers, fishers, students, or unemployed people

Foreign residents who stay in Japan for more than three months

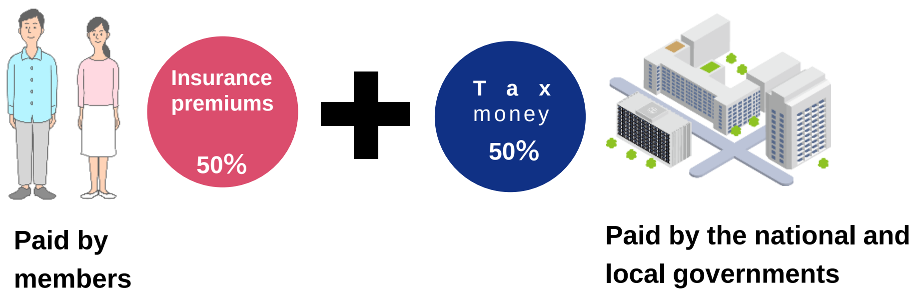
People who have retired and left their employees' health insurance

People who are not enrolled in employees' health insurance or the medical system for people aged 75 and over

How is the National Health Insurance financed?

How are medical costs supported?

Medical costs required under the National Health Insurance system are paid by insurance premiums from its members and by tax money. About half (50%) of the total medical costs are paid with tax money.



This system supports healthcare across society while reducing the burden on individuals.

Benefits of the National Health Insurance and How to Receive Medical Care

If you are enrolled in the National Health Insurance, show your My Number Card or Health Insurance Eligibility Certificate at the reception desk when you receive medical treatment for illness or injury at medical institutions. You usually need to pay only 30% of the medical cost.

Under the National Health Insurance, you can receive the following benefits.

- Medical care such as consultations, treatments, and prescriptions at medical institutions
- Meal costs during hospitalization
- High-cost medical expense benefits: If your medical costs become very high, the amount above a certain limit will be reimbursed.

Members of the National Health Insurance must pay insurance premiums.

Insurance premiums are calculated based on the previous year's income and household circumstances.

The amount of premiums and calculation method varies across local governments.

If you do not pay your premiums, the municipality will send you a reminder notice.

If you do not pay for a long time, the following disadvantages may be imposed.

- Your property may be seized.
- Your benefits may be limited. You may need to pay the full medical cost at the medical institution. In this case, you may receive reimbursement after you meet certain conditions.
- Your payment status may be considered when you renew your period of stay in Japan or change your Status of Residence.

Please pay your premiums by the due date.

Q&A

Q1. I came to Japan from a country that has a social security agreement with Japan. Do I need to enroll in the National Health Insurance?

In some cases, you may not need to enroll in the National Health Insurance. Please contact the National Health Insurance office of your city/town and ask if you have to enroll／are eligible.

Q2. When is the deadline for enrollment in National Health Insurance after I retire and leave employees' health insurance?

Please complete the necessary procedure at the National Health Insurance office of your city/town within 14 days.

Q3. What should I do when I have difficulty paying my insurance premiums?

If you have difficulty paying premiums or medical costs because of financial reasons, you may be able to receive exemption or pay in installments. In such cases, please consult with your local municipal office as soon as possible.

Contact

National Health Insurance Office at your local municipality

【Name of Municipality】

【Office phone number】

【Office location】

ひと、くらし、みらいのために
厚生労働省
Ministry of Health, Labour and Welfare