



National Health Insurance

Public Option Health Insurance (公的医療保険 こうてきいりょうほけん Kouteki Iryou Hoken)

Japan has a compulsory national health insurance system, which requires that all residents of Japan pay money into a government health system in order to lighten the monetary burden on those who become sick or are injured.

The national health insurance system is made up of two parts: a system for those currently working in companies and a system for those who are not. This insurance is applied in such a way that those who go to a hospital for sickness or injury will pay 30% or less of the doctors' fees.

1. Health Insurance (健康保険 けんこうほけん Kenkou Hoken)

(For residents aged 74 and under)

This insurance is for those working in companies, and the company will do all the paperwork for any of its incoming workers. Fees for this insurance are automatically withdrawn from employees' salaries. Enrollees of this insurance who present their insurance card to the hospital will pay between 10% and 30% of their doctors' fees.

2. National Health Insurance (国民健康保険 こくみんけんこうほけん Kokumin Kenkou Hoken)

(For residents aged 74 and under)

Enrolment for Eligible Persons

Any person living in Japan for longer than three months who is not enrolled in a company health insurance plan must enroll in the National Health Insurance Plan.

Enrolment is filed through the Takikawa City Hall Citizens' Support Division (滝川市 たきかわし 役所市民課 やくしょしみんか Takikawa Shiyakusho Shiminka).

<i>System</i>	<i>Necessary Documents</i>
National Health Insurance	<ul style="list-style-type: none">• Legal Identification (Passport, Residence Card)• Those intending to pay National Health Insurance fees through bank transfer must bring their bank book, cash card, and personal seal (Payment methods other than bank transfer are also available)

In the event of change of address, child birth, or any other information changes, please

report to the Takikawa City Hall Citizens' Support Division within 14 days.

^{ほけんりょう}
Insurance Fees (保険料 *Hokenryou*)

Insurance fees are calculated based on the number of members in a family and the income of the household, and the yearly sum is broken up into eight payments. There are multiple ways to pay, including having fees automatically withdrawn from any account at a reputable financial institution or having a collector visit families in order to directly collect fees.

^{ほけんしょう}
Insurance Card (保険証 *Hokenshou*)

One insurance card is issued to each enrollee. If you show your insurance card at the hospital, the fees you pay will be reduced to between 10% and 30% of the doctors' fees. However, procedures such as health exams, vaccinations, plastic surgery, childbirth without complications, and any other medical procedures that do not result from sickness or injury will not be covered by national health insurance and the family will bear the full cost burden.

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Benefits (給付金 *Kyuufukin*)

Insurance enrollees are entitled to benefits in the event of procedures that cost a great deal of money, such as birth, death, or hospitalization.

3.Senior Citizens' Healthcare System

^{こうきこうれいしゃいりようせいど}
(後期高齢者医療制度 *Koki Koureisha Iryou Seido*)

(For residents aged 75 and older)

All persons 75 or older living in Japan for three months or longer must enroll in the Senior Citizens' Healthcare system. One insurance card will be issued to each enrollee. This insurance card may be presented at hospitals to receive 10% copay benefits. Please note that citizens above a certain income level will be adjusted to 30% copay. Normally qualifying applicants will receive an insurance card without having to complete any enrolment procedures. However, disabled persons between the ages of 65 and 74 must complete formal procedures when enrolling. Insurance fees vary based on income.

Reduced Medical Fees

Enrollees who fall under one of the following categories will automatically have reduced copayment applied to their medical fees. (Income limitations apply. Those wishing to benefit from reduced fees must notify city hall before their first medical appointment.)

- Severely disabled citizens
- Single-parent homes with children aged 19 and under
- Children between the ages of 0 and 15 (applicable until March 31 following the child's fifteenth birthday)

4. Long-term Care Insurance System (介護保険 Kaigo Hoken)

The long-term care insurance system is applicable to residents aged 40 and older. In the event a citizen falls ill and needs long-term nursing services, this service eases medical expenses by reducing copay to 10% on medical expenses, including home-visit nursing care, daily-commute nursing care, health and nursing equipment, and nursing home services and facilities fees. All persons over the age of 40 residing in Japan for more than three months must enroll and pay into in the long-term care insurance system. Available nursing care varies based on age and health. In order to receive long-term care insurance benefits, applicants must report to City Hall and provide proof of need for nursing care.