

National Health Insurance Guide

- In subscribing to national health insurance (*kokumin kenkou hoken* 国民健康保険に加入するとき) P.2-P.3
- Voluntary Eligibility Extension Scheme (*Nin-i Keizoku Hihkensa seido* 任意継続被保険者制度) P.4
- Withdrawing from national health insurance (*kokumin kenkou hoken*) (国民健康保険を脱退するとき) P.5
- Calculation of national health insurance tax (*kokumin kenkou hoken ze*, or the premium of national health insurance) and the due dates of tax payment P.6-P.8
(国民健康保険税の計算方法と納期)
- Reduction of national health insurance tax P.9-P.11
(国民健康保険税の減額)

- Reduction of national health insurance tax (*kokumin kenkou hoken ze*) (国民健康保険税の減免) P.12-P.13
- Declaration for national health insurance tax (*kokumin kenkou hoken ze*, or insurance premium) P.14
(国民健康保険税の申告)
- 4●●● The rate of partial bearing of medical expenses (*ichibu futan kin*, or co-payment at healthcare facilities) P.15
(一部負担金の割合(医療機関での支払いの割合))
- Reimbursement of the benefit for major medical expenses (*kougaku iryou-hi*) P.16-P.19
(高額医療費の支給)

- Advance settlement of the Benefit for Major Medical Expenses (高額療養費の現物給付) P.20-P.21
- Food expenses during hospital stay P.22-P.23
(入院時の食事代など)
- Q and A P.24-P.26

●●●In subscribing to national health insurance (*kokumin kenkou hoken* 国民健康保険に加入するとき)

Health Insurance and Pension Division (*Hoken Nenkin Ka*) (Tel. 382-7605, Fax. 382-9455)

It is an obligation for citizens to be listed in the national health insurance except for periods you subscribe to the health insurance of your company or you are receiving livelihood protection. Therefore, when you lost the qualification of your company's health insurance by retiring, you need to subscribe to other health insurance right away (i.e. by starting to work for another company and join the health insurance of that company, by applying to the health insurance voluntary continuation system, or by entering support of your family member). Otherwise, you must subscribe to the national health insurance.

Supposing you are subscribing the national health insurance after your retirement, the things you need to make the procedure is as follows. Please fulfill the application within 14 days counting from the day you have lost the qualification for your previous health insurance.

Things necessary for the entry procedure

○Things you need to bring

The certificate of disqualification of health insurance (*kenkou hoken shikaku soushitu shoumeisho*, a certificate issued from your workplace)

Alternatively, your previous health insurance card with an entry of the date of disqualification

If you intend the procedure only for the single person who has just resigned from a job, the registration can be done with any one of the following three: a certificate of resignation, a resignation card (*rishoku hyou*) or a withholding slip (*gensen choushuu hyou*) with an entry of the date of disqualification.

○Things necessary if you wish to make the payment by direct debit

Any documents to identify your account information and your bank seal.

○Things desirable to bring if you are relevant

The national health insurance card if anyone in your family already have a coverage in national health insurance

National health insurance

If you are eligible for retiree's medical aid system (*taishoku-sha iryou seido*), the pension certificate of National Pension System (*Kokumin Nenkin*), Employees' Pension System (*Kousei Nenkin*), or Mutual Aid Association's Pension (*Kyosai Kumiai Nenkin*)

- People tend to think that they can start paying the insurance tax from the time they have fulfilled the entry procedure to national health insurance. However, it is mandatory for all the citizens to be listed in a health insurance system at any time. Your eligibility for entering the national health insurance commences from the date you lost the coverage of your previous health insurance. Therefore, your responsibility to pay the health insurance tax occurs from that month.

Also note that if the entry procedure is delayed beyond 14 days from the date of disqualification, the fees for any utilization of healthcare facilities for the period before a registration are fully charged on yourself and any benefits cannot be rendered for the utilization in that period even if you fulfilled the procedure afterwards.

Please be careful to avoid situations such that you are charged the insurance tax but do not receive the benefit.

●●●Voluntary Eligibility Extension Scheme (*Nin-i Keizoku Hihkensha seido* 任意継続被
保険者制度)

Health Insurance and Pension Division (*Hoken Nenkin Ka*) (Tel. 382-7605, Fax. 382-9
455)

The health insurance of companies such as *Seifu Kanshou Kenkou Hoken* (Government Administered Health Insurance), *Co-op, Kenkou Hoken Kumiai* (Health Insurance Society), *Kyousai Kumiai* (Mutual Aid Association), etc. can, in some cases, be extended after the resignation from companies. The conditions must meet for the insurance to be extendable: 1) you have worked for two months or more (two years in the case of *Kyousai Kimiai* (Mutual Aid Association)), and 2) the procedure is fulfilled within 20 days counting from the day subsequent to the resignation. The maximum period of the extension is two years. The level of the premium is around two times of the amount checked off from the previous salary with an upper limit. Please refer to the health insurance of your (previous) workplace.

In some cases, *Kenkou Hoken Kumiai* (Health Insurance Society) and *Kyousai Hoken Kumiai* (Mutual Aid Association) have Retirees' Special Health Insurance (*Tokubetsu Taishokusha Kenkou Hoken*) besides the Voluntary Eligibility Extension. Please refer to the health insurance of your (previous) workplace.

A comparison of the premium between the Voluntary Eligibility Extension and the insurance tax of national health insurance

- The national health insurance tax is calculated based on your income of the previous year. Therefore, for a while around 2 years after the resignation, the premium of Voluntary Eligibility Extension (*Nin-i Keizoku*) can be lower compared to the insurance tax of national health insurance.
- Our National Health Insurance Group (Tel. 382-7605) can estimate the level of your national health insurance tax upon your request. In case we do not have the record of your income of the previous year, we may be requesting for a copy of final income tax return (*kakutei shinkoku*). Please note that the estimates depend on various factors and may change. The final official level will be notified in tax notice (*nouzei tsuuchi sho*), which will be delivered after the entry procedure.
- As for the premium of Voluntary Eligibility Extension Scheme (*Nin-i Keizoku*), please consult the health insurance of your (previous) company.

●●●Withdrawing from national health insurance (*kokumin kenkou hoken*) (国民健康保険を脱退するとき)

Health Insurance and Pension Division (*Hoken Nenkin Ka*: Tel. 382-7605, Fax. 382-9455)

In the events you have joined a company or entered into support and received a healthcare card, promptly take a procedure of a withdrawal from (*kokumin kenkou hoken*) national health insurance. The procedure should be made at the Health Insurance and Pension Division (*Hoken Nenkin Ka*) or a *shimin center* (civil center) at your locality.

—————Things necessary for the withdrawal procedure—————

1. The newly issued healthcare card (*hoken shou*, of your company's insurance)
2. National health insurance card (*hoken shou*, of national health insurance)

○Unless you take the procedure, the insurance tax remains being imposed.

○National health insurance is valid until the date of qualification of the new health insurance (or the date of the approval that you have entered the support). Do not utilize the national health insurance card after that. In case you have utilized it by mistake, please immediately report to the healthcare facility.

○Healthcare cards of companies are often issued a little later after the date of qualification. Please ask the healthcare facilities or your company when you wish to visit them in the period between the date of qualification and the issuance.

National health insurance

●●●Calculation of national health insurance tax (*kokumin kenkou hoken zeii*, or the premium of national health insurance) and the due dates of tax payment

(国民健康保険税の計算方法と納期)

Health Insurance and Pension Division (*Hoken Nenkin Ka*; Tel. 382-7605, Fax. 382-9455)

Insurance tax of *kokumin kenkou hoken* (national health insurance) is imposed from the month of entry (the month in which the mobility occurred, when you have withdrawn from your previous insurance).

The total amount of insurance tax, which is the sum of the amount for each of *kokumin kenkou hoken* (national health insurance) holders in the family, is notified by mail, addressed to the household head.

*National insurance health is getting low on funds effected by reform of the medical health-care system and increasing of burden of medical expense by developing medical. We revise the tax rate for securing of financing of National health insurance. The rate is as below.

We may burden on national health insurance subscribers for this revision, please understand and cooperate.

○For medical insurance

- | | |
|------------------------|--|
| 1. Per Income Basis | “Taxable income” of the previous year * 6.2% |
| 2. Per Asset Basis | Fixed property tax of present year * 5% |
| 3. Per Capita Basis | 27,000 yen per person |
| 4. Per Household Basis | 27,000 yen for households that are not <i>tokutei setai</i> (specific households), 13,500 yen for <i>tokutei setai</i> . |
- *The sum of 1-4 is the annual amount of the tax (up to an upper limit of 500 thousand yen). The “tax-base income” is the income subtracted by 330 thousand yen.

○For latter-stage elderly benefit (*kouki koureisha shienkin*)

- | | |
|---------------------|---|
| 1. Per Income Basis | Taxable income of the previous year *2.2% |
| 2. Per Asset Basis | Fixed property tax of present year * 3% |

National health insurance

- | | |
|-----------------------------|--|
| 3. Per Capita Basis————— | 6,000 yen per person |
| 4. Per Household Basis————— | 6,000 yen for households that are not <i>tokutei setai</i> (specific households), 3,000 yen for <i>tokutei setai</i> . |
- *The sum of 1-4 is the annual tax payment (up to an upper limit of 130 thousand yen).
The tax-base income is the income subtracted by 330 thousand yen.

**Tokutei setai* (specific households) is a household person aged 75 or older which is treated as single-person households in the insurance system (no matter whether the person lives alone or not).

○ For *Kaigo Hoken* (Nursing-care Insurance)”

- | | |
|-----------------------------|--|
| 1. Per Income Basis————— | Taxable income of the previous year * 2.2% |
| 2. Per Asset Basis————— | Fixed property tax of present year * 2% |
| 3. Per Capita Basis————— | 7,200 yen per person |
| 4. Per Household Basis————— | 6,000 yen per household. |
- *The sum of 1-4 is the annual tax payment (up to an upper limit of 100 thousand yen).
The tax-base income is the income subtracted by 330 thousand yen.

The insurance tax for *Kaigo Hoken* (Nursing-care Insurance) is imposed in case there is a person with age between 40 to 64 who is enlisted as the second category subscriber of *Kaigo Hoken*.

The sum of the portion from the medical insurance and that from latter-stage elderly subsidy (*kouki koureisha shien-kin*) makes the total national health insurance tax (*kokumin kenkou hoken ze*).

○ On due dates of insurance tax payment

- | |
|---|
| 1. The periods of payment are 9 times a year, the last days of July through March of next year (the day next to it if the last day is a holiday, except for December).
Subscriber in the mid-course of the year
For cases the <i>nenkin tokubetsu choushuu</i> (pension special collection) is applied, the payment should be made according item 2 below. |
| 2. In case of <i>nenkin tokubetsu choushuu</i> (pension special collection), the insurance tax is collected 6 times a year in April, June, and August as temporary collection, in October, December, and February as finalized collection by checking off from the pension. <i>Nenkin tokubetsu choushuu</i> (pension special collection), is applied for a national health insurance holder who is a household head. (This is not applied to the cases where household heads who does not have national health insurance coverage, |

National health insurance

which is termed seeming household heads)

*For Heisei 20 (2008), the collection starts in October.

National health insurance

●●●Reduction of national health insurance tax (国民健康保険税の減額)

Health Insurance and Pension Division (*Hoken Nenkin Ka*: Phone: 382 7605, Fax: 382 9455)

Tax payment of health insurance tax in per capita rate and equal rate may be reduced for income below certain level.

In that case, a declaration of income is needed for the municipal office to have a command of your income. Please be sure to submit the “Declaration form of income for health insurance tax”.

You do not need to make additional declaration of income if you have made the procedure of final tax return (*kakutei shinkoku*), declaration for municipal and prefecture tax, or if your workplace has submitted the report of salary payment.

In case the unemployment by bankruptcy or unemployment take out the National Insurance((The new scheme starting from Heisei 22 year April(2010.April))

(1) Object person that can reduce National Insurance tax.

Person under 65 years, retired after Heisei 22 year 31st March(31st March 2009)and employment insurance specific holder, or specific reason unemployment will obtain(obtains) unemployment benefits.

*Object person whose retirement reason written employment insurance certificate (Koyouhoken Jukyushikakusha Shou) as below

Employment insurance specific holder

11,12,21,22,31,32

Specific reason unemployment

23,33,34

Even though your reason is noted above reason, 「特」 or 「高」 shown in the upper right in certification are exempted as object person

(2) The reducing rate

National insurance tax will be determined by previous income and so. It determined by regarding object person's employment income 30%. Only unemployment person can reduce their National insurance tax. There holder who is not unemployment in their

National health insurance

house hold will be exempted.

(3) The term of reduce

Starting from the month on the next day to the unemployment day to that month at the end of the business year.

*Unemployment who turn over from 31st march 2009 to 30th march 2010 can reduce insurance tax only heisei 22 business year(heisei 22 April to heisei 23 march).

*National insurance tax before heisei 21 business year cannot be reduced.

*The term is different from unemployment benefits of .employment insurance.

*Person who has national health insurance can continue to reduce even though move to other city, but this reducing will be pass through by having health insurance of company and lost one's national health insurance and so on.

Period subject to insurance tax reducing

	Turn over from 31 st march 2009 to 30 th march 2010	Turn over from 31 st march 2010 to 30 th march 2011	Turn over from 31 st march 2011 to 30 th march 2012
Heisei 21 business year	not reducing	-----	-----
Heisei 22 business year	reducing	reducing	-----
Heisei 23 business year	-----	not reducing	reducing
Heisei 24 business year	-----	-----	not reducing

(4)Required for procedure

- Employment insurance holder certification(Koyou Hoken Jukyushikakusha Sho)
- Seal(Inkan)

*The design of Employment insurance holder certification(Koyou Hoken Jukyushikakusha Sho) is changed and two types.

National health insurance

Reducing 70%,50%, 20%

Declared one's income is relevant to below chart is applicable reducing.

Decision reducing income is total income(exception retirement income) and over 65 years over who has pension income can deduct 150,000 yen from pension income.

Person who declares family employees deduction will be decided reducing by excepting family employees deduction.

Deciding reducing income is included national health insurance imitation householder (Gisei Setainushi).

*National health insurance imitation holder(Gisei Setainushi) is the householder who does not take out a policy in national health insurance.

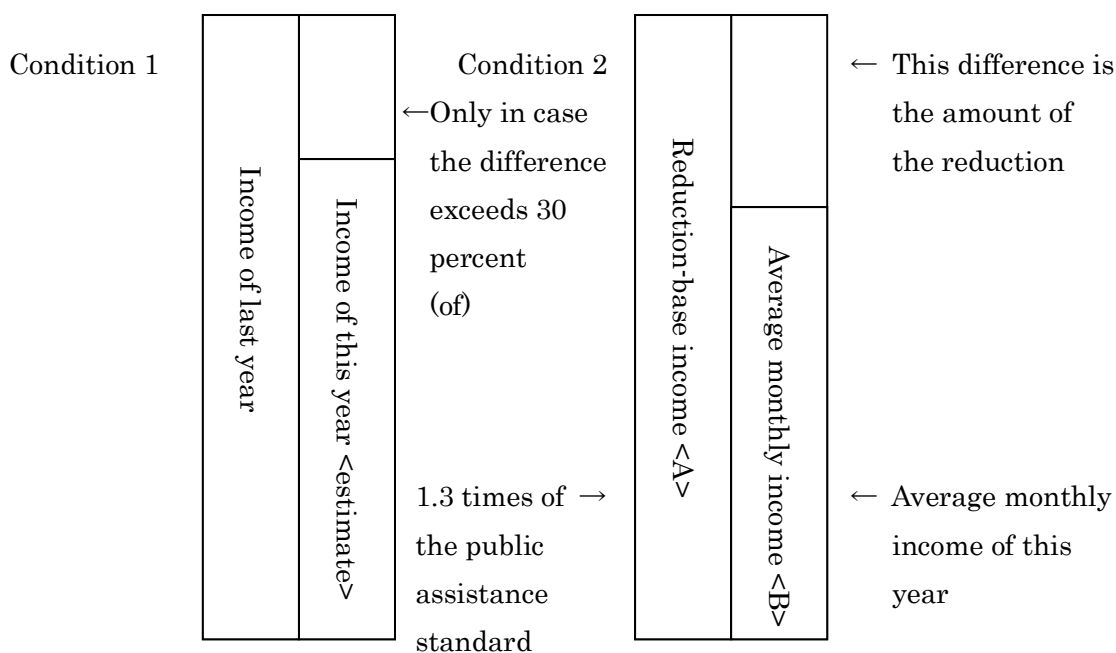
The income of the household during the previous year	The rate of reduction
330 thousand yen or less	70 percent of the household's premium payment in per capita and even rate
330 thousand yen + (245 thousand yen × the number of insurance holders and household members)	50 percent of the household's premium payment in per capita and even rate
330 thousand yen + (350 thousand yen × the number of insurance holders and specific household members)	20 percent of the household's premium payment in per capita and even rate

* Specific household member refers to a household member who reach age of 75 in that year, has lost the qualification for the national health insurance by being transferred to latter-stage elderly assistance program (*kouki koureisha shien seido*), but continues to be treated as a household member in the reduction program, for 5 years from the day before the day of the loss of the qualification.

●●●Reduction of national health insurance tax (*kokumin kenkou hoken zei*) (国民健康保険税の減免)

Health Insurance and Pension Division (*Hoken Nenkin Ka*; Tel. 382-7605, Fax. 382-9455)

Insurance tax can be reduced or exempted upon application if acknowledged to be in a particular needs, for persons of limited ability to pay tax or who has lost such ability under circumstances such as disasters. If you wish to acquire tax reduction/exemption, apply at the National Health Insurance Group in the Health Insurance and Pension Division (*Hoken Nenkin Ka*) at least 7 days prior to the due dates of payment, with the application form for reduction/exemption of national health insurance tax and the required documents.



[Conditions for reduction/exemption]

1. Cases where the household is acknowledged to be in difficulties

(1) Condition for reduction/exemption to be applicable:

The household is admitted to have trouble making living and meets the two conditions below. Applicable only for households already enlisted in national health insurance program (*kokumin kenkou hoken seido*).

Condition 1 Households whose income is anticipated to decline by more than 30

National health insurance

percent compared to that of previous year

- Condition 2 Households whose monthly income is less than 1.3 times of the public assistance standard.

Calculation: reduced amount: income = income quota × (1B/A)

(2) Required documents

- (i) the application form for reduction/exemption of national health insurance tax (*hokei zei*)
- (ii) Documents listed below to certify the income of all the individuals covered by the national health insurance (*kokumin kenkou hoken*)
 - a. Documents such as pay slip, pension-related notice to certify the income
 - b. Details of turnover and expenses of business or farm
 - c. Non-taxable income from *Shitugyou Hoken* (unemployment insurance), *Izoku Nenkin* (survivors' pension), *Shougaisha Nenkin* (pension for physically handicapped)
 - d. Documents to certify the income level if any other income besides those listed above

2. The case of bankruptcy

(1) Condition for reduction/exemption to be applicable

In cases where the person with tax payment obligation is adjudicated a bankruptcy

(2) Required documents

- 1. The application form of reduction/exemption of national health insurance tax (*kokumin kenkou hoken zei*)
- 2. Documents to certify your bankruptcy

Please contact the National Health Insurance Group in the Health Insurance and Pension Division (*Hoken Nenkin Ka*) for more information (Tel. 382-7605).

●●●Declaration for national health insurance tax (*kokumin kenkou hoken zei*, or insurance premium) (国民健康保険税の申告)

Health Insurance and Pension Division (*Hoken Nenkin Ka*) (Tel. 382-7605, Fax. 382-9455)

Household heads who have a duty of paying national health insurance tax and insured household members are required to make a declaration of income for the purpose of determining the tax reduction by *income rate* criterion.

Further, even the a person with income below the levels such that declaration for income tax or residents' tax is not required, please always make the declaration for the purpose of the decisions on tax reduction and on the upper limit of individual payment of the benefit for major medical expenses (*kougaku iryou-hi*).

Who needs a declaration?

1. Persons who is enlisted in health insurance of Suzuka City and had an income (or turnover in business) in the previous year.
2. Persons without income (or business turnover) or those who had untaxed income such as survivors' pension (*izoku nenkin*), pension for people with disabilities (*shougai sha nenkin*)
3. Persons who transferred or acquired real estate according to land expropriation law (*tochi shuyou hou*) and who are not obliged to declare for *kakutei shinkoku* (final income tax return)

Who does not need to declare?

1. Persons who have made declarations for *kakutei shinkoku* (final income tax return) or for city/prefecture inhabitants' tax (*shimin/kenmin zei*)
2. Persons whose sole income is salary, whose *kyuuyo shiharai houhoikusho* (report of salaries payment) is submitted to the municipal office from the company.
3. Persons whose sole income comes from public pension program, whose report of public pension payment (*kouteki nenkin shiharai houkokusho*) is submitted to the city hall.

●●●The rate of partial bearing of medical expenses (*ichibu futan kin*, or co-payment at healthcare facilities) (一部負担金の割合(医療機関での支払いの割合))
Health Insurance and Pension Division (*Hoken Nenkin Ka*, Tel. 382-7605, Fax. 382-9455)

- Before 31 of March of the year one become age 6 20 percent
- Age below 70 30 percent
- Age 70 or older (from the subsequent month of the birthday, or from the month of birthday if the birthday is the first day of the month) 10 percent or 30 percent

For people aged 70 or older (excluding those who are listed in the Longevity Healthcare Scheme (Latter-stage Elderly Healthcare Scheme))

- The rate of partial bearing is described on the elderly beneficiary certificate (*koureisha jukyuu-sha shou*).
- The elderly beneficiary certificate (*koureisha jukyuu-sha shou*) will be delivered to those who has newly become age 70 in the last ten days of every month. Please present it at healthcare facilities from the subsequent month. (For those whose birthday is the first of the month, elderly beneficiary certificate (*koureisha jukyuu-sha shou*) is delivered in the previous month. Please present from that month.)
- The rate of partial bearing is re-determined every year based on the income of every August. A new elderly beneficiary certificate (*koureisha jukyuu-sha shou*) will be delivered in late July.

Standards for determining the rate of partial bearing

30 percent for individuals whose after-tax income is 1,450 thousand yen or above, or those who has a household member of age between 70 to 74, listed in national health insurance, and with the after-tax income 1,450 thousand yen or above. For an individual who has one family member of age between 70 to 74, listed in national health insurance coverage, and whose income is below 3,830 thousand yen, the rate becomes 10 percent on application. This above is applied for a household with two of such members when the sum of such members' income is below 5,200 thousand yen.

●●●Reimbursement of the benefit for major medical expenses (*kougaku iryou-hi*)

(高額医療費の支給)

Health Insurance and Pension Division (*Hoken Nenkin Ka*; Tel. 382-7605, Fax. 382-9455)

The benefit for major medical expenses (*kougaku iryou-hi*) is provided for members of national health insurance in the event high medical expenses incurred.

The application form for the benefit for major medical expenses (*kougaku iryou-hi*) can be done at Hoken Nenkin Ka (Health Insurance and Pension Division) or *shimin center* (civil centers). To apply please confirm the receipt of hospitals, fill the necessary information in the form and put a personal seal. The portion that exceeds the upper limit of individual payment is covered.

Applied for cases the partial bearing from the first to the last day of a month (in calendar month) exceeds the upper limit of individual payment.

In the calculation of the upper limit, the costs for food and items not covered by insurance are excluded. The upper limit of individual payment is re-decided every August based on the income of the previous year.

National health insurance

★The standards for the payment of the benefit for major medical expenses (*kougaku iryou-hi*) (for ages below 70)

1. The receipt of medical expenses of a person aged less than 70 in your household is classified by the following categories:

By insure & In-patient/out-patient & by healthcare facilities

2. Payments made at external pharmacies are counted in the healthcare facility that issued the prescription.

3. Within the partial bearing, only the portion that exceeds 21,000 yen is counted.

4. Consequently, the benefit for major medical expenses (*kougaku iryou-hi*) scheme is applied to the cases where the expenses exceed the following thresholds.

[1]			Up to the 3rd application	From the 4 th application
Up per limit of individual payment	Households who pay the residents' tax	High income households (A)	150,000 yen In case the actual medical fees (the total fee) exceeds 500,000 yen, the upper limit is incremented by 1% of the excess.	83,400 yen
		Ordinary households (B)	80,100 yen In case the actual medical fees (the total fee) exceeds 267,000 yen, the upper limit is incremented by 1% of the excess.	44,400 yen
	Household exempted from Residents' Tax (C)		35,400 yen	24,600 yen

*High income households: households whose total income after basic deduction exceeds 6 million yen

*From the fourth application within a year including the present month, the upper limit of individual payment is lowered.

★ The standard for the provision of the benefit for major medical expenses (*kougaku iryou-hi*) (Age 70 and older but excluding those who are listed in the Longevity

National health insurance

Healthcare Scheme (Latter-half Elderly Healthcare Scheme))

		[2] Out-patient treatments (per capita criterion)	[3] In-patient treatments (per capita) and per household criterion (the sum of the amount that was not returned in [2] (the amount actually paid having applied the upper limit in the procedure [2]))	
			Up to the 3 rd time	From the 4 th time
	Households with income above certain level	44,000 yen	80,100 yen In case the actual medical fees (the total medial cost) exceeds 267,000 yen, the upper limit is incremented by 1% of the excess.	
	Ordinary households	12,000 yen	44,400 yen	
	Low income II	8,000 yen	24,600 yen	
	Low Income I		15,000 yen	

*For household members below age 70, the payments in excess of 21,000 yen added by the payments that was not returned in [3] (the amount actually paid having applied the upper limit in the procedure [3]), and the amount that exceed the upper limit of [1] is reimbursed.

*Low Income I individual is an individual aged 70 and older with income 0 (pension income is evaluated with the amount of deduction set at 800 thousand yen and is in a household none of whose members as well head is imposed with the residents' tax.

*A Low Income II is an individual of age 70 or older who is in a household none of whose members as well as the household head are imposed residents' tax (but excluding individuals categorized in Low Income I)

*Households of income above certain level are households such that the income of one or more members with national health insurance coverage exceed 145,000 yen.

However, for persons who meets the two conditions listed below, the upper limit of individual payment for the ordinary household category is applied for two years from August, Heisei 20 (2008) to July, Heisei 22 (2010).

- A national health insurance holder from age 70 to below 75 with income 3,830 thousand yen and above, without any national health insurance holders in the household but one or more members have switched from the former national health insurance to the Longevity Health Insurance Scheme (Latter-stage Elderly Medical Scheme) (*Chouju Iryou Seido (Kouki Koureisha Iryou Seido)*).
- The total income of all the insured from age 70 to below 75 and/or persons who have

National health insurance

switched from the former national health insurance (kyuu kokumin kenkou hoken) to the Longevity Health Insurance Scheme (Latter-stage Elderly Medical Scheme) (*Chouju Iryou Seido (Kouki Koureisha Iryou Seido)*) do not exceed 5,200 thousand yen.

*Decisions on the eligibility for the benefit for major medical expenses (*kougaku iryou-hi*) and the payments for relevant persons are made on the descriptions of the medical fee remuneration, which is submitted by healthcare facilities to Suzuka City.

*Payments are made with a lag of at least three months from the month of the visit to hospitals.

*Application should be made within two years after the hospital visit, after which the validity of application lapses.

Please consult the Health Insurance and Pension Division (*Hoken Nenkin Ka*; Tel. 382-7605) for more information.

●●●Advance settlement of the Benefit for Major Medical Expenses (高額療養費の現物給付)

Health Insurance and Pension Division (*Hoken Nenkin Ka*) (Tel. 382-7605, Fax. 382-9455)

In the event out-of-pocket medical expenses exceed a certain limit, in an ordinary procedure, patients are requested to pay the total amount of the partial bearing (the partial bearing, or *ichibu futan kin*) first, receive reimbursement afterwards for the portion in excess of the upper limit of individual payment. This scheme is called the benefit for major medical expenses (*kougaku iryou-hi*).

The advance settlement of the benefit is an alternative way of the payment of the benefit for major medical expenses (*kougaku iryou-hi*). In this procedure, patients pay only the portion that exceeds the upper limit of individual payment, instead of temporally paying the total fee and receiving reimbursement afterwards. (In principal, the advance settlement is applicable only to in-patient treatments.)

The upper limit of individual payment (*jiko-futan gendogaku*) may change from time to time. In such cases you may be requested to pay the difference, or be paid back upon request.

Persons below age 70

- This is a new scheme that was started from April, Heisei 19 (2004).
- Contact the Health Insurance and Pension Division (*Hoken Nenkin Ka*) in advance to receive the certificate of limited bearing beneficiary (*gendogaku tekiyou ninteishou*), present it at healthcare facilities along with your health insurance card.
- Not applicable if you have unpaid health insurance tax (*hoken zei*).

Persons aged 70 and older

- Applied to “households with income above certain level”, “ordinary households” upon presentation of health insurance card (*hoken shou*) and elderly beneficiary certificate (*koureisha jukyusha shou*) at healthcare facilities.
- Applicants from “Low income II” and “Low income I” households should make an application in advance to receive the certificate of limited bearing beneficiary (*gendogaku tekiyou ninteishou*), present it at healthcare facilities along with your

National health insurance

health insurance card (*hoken shou*) and elderly beneficiary certificate (*koureisha jukyuu shou*). The application can be made at the Health Insurance and Pension Division (*Hoken Nenkin Ka*) or a *shimin center* (civil centers, correspondence only in Japanese). Please note the certificate of limited baring beneficiary will be sent by mail afterwards for an application at civil centers.

●●● Food expenses during hospital stay (入院時の食事代など)

Health Insurance and Pension Division (Hoken Nenkin Ka; Tel. 382-7605, Fax. 382-9455)

Expenses for in-patient diet treatment

Food expenses during hospital stays are charged on the insured up to the standard charge of diet treatment (*shokuji ryouyou hyoujun hutan gaku*), the rest on Suzuka City.

Categories		Standard charge of diet treatment
Ordinary households		260 yen per meal
Untaxed households (excluding Low Income I)	Hospitalization within 90 days (within the past 12 months before the month the application is submitted)	210 yen per meal
	Hospitalization in excess of 90 days (within the past 12 months before the month the application is submitted)	160 yen per meal
Low Income I households		100 yen per meal

*Low Income I households are those with household head and all the household members untaxed and the household is income 0 (pension income is evaluated as 800 thousand yen after deduction)

○The standard charge of diet treatment is reduced upon application for households exempted from residents' tax. Please receive the certificate of diet treatment charge reduction and present at healthcare facilities. Application should be made at *shimin center* (civil center). The certificate is delivered by mail at a later time.

○The charges of 210 yen and 100 yen per meal are applied from the first day of the month in which the application is made.

○The charge of 160 yen is applied from the first day of the month next to the month of application. For an application for 160 yen per meal, please bring a document (receipts or any certificates) that indicates that you have been hospitalized for 90 days or longer.

In case the period of stay in hospitals exceeded 90 days after you have made the application within that month, please bring the receipt of the period from the day of

National health insurance

application to the last day of the month, the seal and a thing to identify your bank account. The payment is made at the Health Insurance and Pension Division (*Hoken Nenkin Ka*). In case you were hospitalized during the period between the application and the end of that month, the difference of 50 yen per meal is paid back on application.

○Persons of age 70 and older who were hospitalized in long-term treatment beds (*ryouyou byoushou*) are charged the standard charge of inpatient treatment instead of the standard charge of diet treatment.

Standard charge of living treatment

Categories	Standard charge of living treatment
Ordinary individual	460 yen per meal and 320 yen for a stay per day
Low Income II individual	120 yen per meal and 320 yen for a stay per day
Low Income I individual	130 yen per meal and 320 yen for a stay per day

*Low Income I individual is an individual aged 70 and older with the household income 0 (pension income is evaluated as 800 thousand yen after deduction) and is in a household none of whose members including the head is imposed with the residents' tax.

* Low Income II individuals are those aged 70 and older who is in a household none of whose members as well as the household head (but excluding individuals classified in Low Income I) are imposed with residents' tax.

○The standard charge of living treatment is reduced for the Low Income I and II households upon application. Apply to receive the certificate of diet treatment charge reduction, present at healthcare facilities. Application should be made at Health Insurance and Pension Division (*Hoken Nenkin Ka*) or a *shimin center* (civil centers). For an application at civil centers, the certificate is delivered by mail afterwards.

●●●Q and A

Q. I have quit a job and wish to participate in the national health insurance. (Question No.146)

A. Please take a procedure at the Health Insurance and Pension Division (*Hoken Nenkin Ka*) or a *shimin center* (civil center, correspondence only in Japanese). The registration is supposed to be done within 14 days after the event such as resignation occurred. Otherwise, doctor's fees are charged on yourself until the day the procedure is fulfilled.

■ Things to bring

1. A document to certify the loss of health insurance coverage
E.g., a certificate of a loss of health insurance, healthcare card with an entry of the date of disqualification, a certificate of retirement or a resignation (*rishoku hyo*)
2. National health insurance card (when there is a family member who is already listed)
3. Bank account number, bank seal (if you wish to make the payment of insurance tax by direct debit)
4. The pension certificate (if you have a coverage of Retiree's Medical Aid System (*Taishokusha Iryou-hi Seido*))

Q. I wish to withdraw from national health insurance because I started to work in a company (Question No.152)

A. Please take a procedure of withdrawal at the Health Insurance and Pension Division (*Hoken Nenkin Ka*) or at a *shimin center* (civil center, correspondence only in Japanese) with the national health insurance card and your new health insurance card.

Your eligibility in the national health insurance lapses at the date of entry to the new health insurance. Therefore, any usage from that date on is invalid. In case you used it after that date, please immediately inform the medical facility about the lapse of your insurance. In some cases, you may be charged for the amount that national health insurance has paid to the healthcare facility.

If you have difficulty visiting the offices, the withdrawal procedures can be done by mail. Please contact the Health Insurance and Pension Division (*Hoken Nenkin Ka*).

Q. I forgot to take an entry procedure of national health insurance. What would happen? (Question No.156)

A. People tend to think that they can start paying the insurance tax from the time they have fulfilled the entry procedure to national health insurance, in such occasions that they have moved in from other municipality or quit other health insurance. However, it is mandatory for all citizens to be listed in any one of the health insurance systems. Your eligibility for entering the National Health Insurance occurs from the time you have lost the coverage of other health insurance (e.g. the day next to a resignation, the date you have become independent. Accordingly, if the registration is delayed, you will be charged with the insurance tax retroactively for that delayed period.

Also note that an entry procedure is supposed to be fulfilled within 14 days from the date you have become eligible. Any medical treatments in the period before the entry procedure will basically be fully charged on yourself.

Q. I have lost the national health insurance card and wish to have it reissued. (Question No.159)

A. Please take a procedure with a document to identify yourself (e.g. driver's license, passport or other documents with a photograph issued by a public office). The health insurance card is usually issued immediately, except for applications without a document to identify yourself or those at *shimin centers* (civil center, correspondence only in Japanese), in which cases the card will be delivered by mail.

Q. In case I got involved in a traffic accident, can the national health insurance card utilized in receiving medical treatments? (Question No.161)

National health insurance

A. For such cases as traffic accidents where the injury is caused by a third party, all of the medical cost should be charged on the person who caused the accident. However, national health insurance card can still be accepted in receiving treatments. But please make sure, in such cases, that you will report the utilizations to the Health Insurance and Pension Division (*Hoken Nenkin Ka*) afterwards. Please contact the Health Insurance and Pension Division about necessary documents as they differ by the circumstances of the accident.

National health insurance will claim the medical cost on the person who caused the accident later, on behalf of the casualty. In case you seek for a composition, make sure you consult the Health Insurance and Pension Division before the composition is agreed on.