

## 12. National Health Insurance



Public health insurance is a system of mutual help in which everyone pays the premium and aims to reduce the expenses required for a treatment in case of illness or injury. In Japan, all residents must enroll in a public health insurance system.

There are two types of public health insurance systems; the Employees' Health Insurance system that you can enroll in at your company and the National Health Insurance system that you can enroll in at your municipality. The National Health Insurance is an insurance system for people who are not covered by the company's health insurance. If you enroll in the National Health Insurance, you will be given a National Health Insurance Card\*, etc. Please show your Myna Health Insurance Card (integrated My Number Health Insurance Card) or a conventional Health Insurance Card at the hospital or the pharmacy counter. Such health insurance certificate can only be used by the holder him/herself. Please keep it in a safe place.



Note\*: "Qualification Certificate" or "Announcement of Qualification Information" will be issued after December 2, 2024.

### A. How to Enroll National Health Insurance System

In case, non-Japanese residents who have resident registration with the City of Fujisawa and possess residence status that exceeds three months cannot join the social insurance of the work place, they are required to apply for National Health Insurance of the City of Fujisawa.

When	Required documents	Notify to
Moved in from another municipality to Fujisawa	<input type="checkbox"/> Residence Card or Special Permanent Resident Certificate <input type="checkbox"/> Document that proves your move-out	<ul style="list-style-type: none"> <li>• Citizen Service Center on the 1<sup>st</sup> floor of the Main City Hall Building</li> <li>• Community Centers</li> </ul>
Resigned from employment (When withdrew from company's Health Insurance)	<input type="checkbox"/> A form of identification (Residence Card) <input type="checkbox"/> "Certificate for Loss of Social Insurance Qualification" or "Certificate of Resignation" issued by the employer <input type="checkbox"/> My Number Card *if applicant has one	<ul style="list-style-type: none"> <li>• Health Insurance and Pension Division (<i>Hoken Nenkin Ka</i>) on the 1<sup>st</sup> floor of the Main City Hall Building</li> <li>• Community Centers</li> </ul>

### B. Withdraw from National Health Insurance System

You cannot use the national health insurance certificate issued by the City of Fujisawa if you live in another municipality. You also cannot use it if you enrolled in an employees' health insurance system at a company. Therefore, if one of the followings applies to you, please return the certificate and settle the unpaid premium.

When	Required documents	Notify to
Moving out from Fujisawa City to another municipality	<input type="checkbox"/> National Health Insurance Card issued by Fujisawa City <input type="checkbox"/> Residence Card or Special Permanent Resident Certificate	<ul style="list-style-type: none"> <li>• Citizen Service Center on the 1<sup>st</sup> floor of the Main City Hall Building</li> <li>• Community Centers</li> </ul>
Leaving Japan		
Enrolled in your company's health insurance	<input type="checkbox"/> National Health Insurance Card issued by Fujisawa City <input type="checkbox"/> Social Insurance Card from the employer <input type="checkbox"/> My Number Card *if applicant has one	<ul style="list-style-type: none"> <li>• Health Insurance and Pension Division (<i>Hoken Nenkin Ka</i>) on the 1<sup>st</sup> floor of the Main City Hall Building</li> <li>• Community Centers</li> </ul>




### C. When Address Changes by Moving within the City

When	Required documents	Notify to
Moved within Fujisawa City	<input type="checkbox"/> National Health Insurance Card issued by Fujisawa City (Require that of all the household members) <input type="checkbox"/> Residence Card or Special Permanent Resident Certificate	<ul style="list-style-type: none"> <li>• Citizen Service Center on the 1<sup>st</sup> floor of the Main City Hall Building</li> <li>• Community Centers</li> </ul>



### D. When the Status of Residence or Period of Stay Changes

If you are a foreign resident and your Fujisawa City insurance card has the same expiration date as your residence card, please follow the procedure to change your Fujisawa City insurance card when you renew your residence card.

When	Required documents	Notify to
Renewal of Residence Card 	<input type="checkbox"/> National Health Insurance Card issued by Fujisawa City <input type="checkbox"/> Residence Card <input type="checkbox"/> Passport	<ul style="list-style-type: none"> <li>• Health Insurance and Pension Division (<i>Hoken Nenkin Ka</i>) on the 1<sup>st</sup> floor of the Main City Hall Building</li> <li>• Community Centers</li> </ul>

### E. Insurance Premium

Premium for national health insurance is imposed from the month of enrollment. Premium amount may vary depending on number of insured members and/or amount of the household income.

If you are expecting a child birth, you may apply for a premium reduction starting six months prior to the due date.

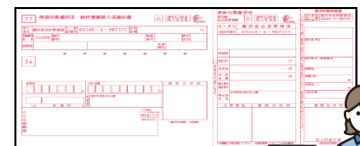
If you are 64 years old or younger and leaving a company upon the company's request, you may apply for a premium reduction.

A premium payment slip will be sent to the head of a household in the following month of enrollment. Upon receiving, please pay the amount shown on the slip.

<Payment methods>

#### 1. Account transfer:

You can take the procedure at a bank or via internet, or send a "bank transfer request form" which is available at the City Hall and Community Centers to the City Hall. The account transfer is a recommended payment method since it is a convenient and secure way of payment and it would help you make the monthly payment without delay.



#### 2. Payment notice:

- At the counter: make the payment at the counter of a bank, convenient store, the City Hall or a Community Center
- PayPay/LINE Pay: scan the bar code on the payment notice with your smartphone and make the payment
- Pay-easy: use the electronic payment service through your smartphone, computer or ATM with money transfer function
- Credit card: use your smartphone or computer. A fee will be charged.





## F. Various Benefits

### ◆Lump-sum birth allowance 500,000 yen (420,000 yen for birth before March 31, 2023)

If a person covered by the National Health Insurance delivers a child, she is eligible to receive the “Lump-Sum Childbirth Allowance”.

#### (1) If you are using direct payment system

The City of Fujisawa directly pays the lump-sum birth allowance to a medical institution. For details, please contact the medical institution where you are going to deliver.

#### (2) If you are not using direct payment system

The payment will be made directly to you if you take the procedure for it after a delivery.



Required documents	Apply at
<input type="checkbox"/> Agreement document (describes not using direct payment system) <input type="checkbox"/> Delivery expenses statement <input type="checkbox"/> Insurance Card <input type="checkbox"/> Personal seal ( <i>inkan</i> ) <input type="checkbox"/> Bank passbook	• Health Insurance and Pension Division ( <i>Hoken Nenkin Ka</i> ) on the 1 <sup>st</sup> floor of the Main City Hall Building

\*Note: Lump-sum birth allowance would become invalid and not be paid after two years have passed since the day after gave birth to a child.

\*Please contact below if you wish to use the substitute receiver service.

### ◆Funeral allowance 50,000 yen

When a person covered by national health insurance is deceased, “funeral allowance” will be paid to the person who held the funeral or cremation. You can apply for the allowance after the funeral/cremation at the counter of Health Insurance and Pension Service Division on the 1<sup>st</sup> floor of the Main City Hall Building or at community centers. For the application, you need to bring the insurance card of the deceased person, bank passbook, thank you letter for attendance at the funeral or voucher of funeral bill, and a form of identification (e.g. Individual Number Card, Residence card or others) of the person who came to apply.

\*Note: Funeral allowance would become invalid and not be paid after two years have passed since the day after the funeral.

Required documents	Apply at
<input type="checkbox"/> Insurance Card of the deceased person <input type="checkbox"/> Bank passbook of the applicant <input type="checkbox"/> Thank you letter for attendance at the funeral or voucher of funeral bill <input type="checkbox"/> Identification material of the person who came to apply (e.g. My Number Card, Residence Card)	• Health Insurance and Pension Division ( <i>Hoken Nenkin Ka</i> ) on the 1 <sup>st</sup> floor of the Main City Hall Building • Community Centers



\*Note: Funeral allowance would become invalid and not be paid after two years have passed since the day after the funeral.

### ◆High Medical Expenses

This is the money you can get when the amount of money you paid to the hospital in a month becomes high due to hospitalization or surgery. To receive the high medical expenses, Fujisawa City will send you a letter about three months after you are hospitalized or have surgery. When you receive the letter, write down your name, address, and the account you want to transfer, and bring the letter to the health insurance and pension division on the 1<sup>st</sup> floor of the main city hall or to each Community Centers.



\* Note: Eligibility of receiving high medical expenses expires after two years since receiving the letter.



### ◆ Limit Approval Certificate/ Standard Reduced Copayment Certificate

If you are eligible for the High Medical Expenses, you can apply for the certificate in advance, and submit it at the reception of the medical institution, so the amount of the medical fee to be paid for hospitalization or receiving medical care will be limited up to the designated amount based on your income. This procedure is not necessary for holders of Myna Health Insurance Card.

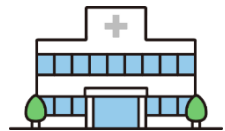
### ◆ Medical Expenses

If you don't have your health insurance card at the hospital due to a sudden illness or injury and you pay the full amount to the hospital, you will get the money by applying later. The money to be paid is determined according to the insurance copayment ratio; 70% if you bear 30%, 80% if you bear 20% of the total medical cost.

Required documents	Apply at
<input type="checkbox"/> Medical Fee Receipt from the hospital <input type="checkbox"/> Medical Fee Statement from the hospital <input type="checkbox"/> Insurance Card <input type="checkbox"/> Bank passbook or bank card	• Health Insurance and Pension Division <i>(Hoken Nenkin Ka)</i> on the 1 <sup>st</sup> floor of the Main City Hall Building

\* Please note that you will not be able to receive medical expenses if two years have passed since you paid the amount to the hospital.

## G. When You Go to Medical Institutions (Hospital etc.)



When you are going to a medical institution such as a hospital, be sure to bring your Myna Health Insurance Card or other health insurance card and show it at the reception. By showing such certificate, you only need to pay 30% (20% for a child before entering an elementary school, 20% or 30% for a person aged 70 or older) of the total medical expenses as copayment. However, you might have to pay the full medical expenses for particular medical treatment such as a health checkup, preventive injection (vaccination), normal pregnancy/delivery, and special dental treatment.

Please contact the division below in case you consult with a hospital due to a traffic accident.

### 《Contact (In Japanese)》

Health Insurance and Pension Service Division/*Hoken Nenkin Ka*

☎ 0466-50-3520

## H. Medical Check-up for National Health Insurance Holder

There are two types of medical checkups provided. “Health checkup” is a medical checkup for people aged 31 to 39. “*Kokuho*” is a specific medical checkup for people aged 40 to 74. A medical checkup certificate will be mailed to those who are eligible to receive the medical checkup. When you receive the certificate, please receive the medical checkup at a designated medical institution.

### 《Contact (In Japanese)》

Health Promotion Division / *Kenko Zukuri Ka*

On the 1<sup>st</sup> floor of South Health Center in Health Center Building

2131-1 Kugenuma, Fujisawa

☎ 0466-21-7344

