

A Guide to National Health Insurance of the City of Nagoya (Summary Version)

1 Enrollment in the National Health Insurance System

(1) About the National Health Insurance System

All residents who reside in Japan, without regard to nationalities, enroll in any form of the public health insurance system. You are required to pay 30% of medical expenses to a hospital since all the insured bear the premium.

(2) Enrollment in the National Health Insurance System

Foreign residents, whose permitted term of residence in Japan is over 3 months, in principle enroll in the National Health Insurance System. To enroll in the National Health Insurance System is not voluntary, but **is mandatory.** It is specified in the law of Japan.

(3) The procedure to enroll in the National Health Insurance System must be completed within 14 days

You are required to proceed with the formalities of enrollment at Health Insurance & Pension Division, your local Ward Office or Residents' Welfare Division, Branch Office **within 14 days** after you move in Nagoya City.



◆ If you fail to complete the enrollment procedure...

- Health Insurance Eligibility Certificate is valid only after the date when the procedure is completed.
- The premium must be paid retrospectively to the month when moving in Nagoya City.

2 How to use Health Insurance Eligibility Certificate

- You are required to present Health Insurance Eligibility Certificate at a hospital.
You pay 30% of medical expenses by presenting Health Insurance Eligibility Certificate.
- You are subject to punishment by law if you lend or borrow Health Insurance Eligibility Certificate.
- You are required to receive Health Insurance Eligibility Certificate at your local Ward (Branch) Office.
- Medical expenses payment is reduced by presenting Eligibility Certificate for Ceiling-Amount Application you receive at your local Ward (Branch) Office together with Health Insurance Eligibility Certificate for excessive medical expenses.
※Eligibility Certificate for Ceiling-Amount Application cannot be used when payment of the premium falls into arrears.



3 Calculation of the National Health Insurance Premium

(1) Calculation and Determination of the premium

- The premium consists of per-capita amount (portion generated by number of the enrolled) and income-based amount (portion generated by income).

- The premium amount is fixed in June every year and is informed by Payment Notice.
 ※The premium amount of the fiscal year when you enroll is in principle informed to you in the following month when you apply to enroll the system.



The Premium rises accordingly when the income (revenue) of the previous year increases (from next June for payment) as the right calculation example shows.

Example of the premium calculation

(Case of one-person household for those under age 40)

- ◆Model Case① (Employment income in the previous year is 1,080,000 yen) ⇒ **About 1,600 yen** per month
- ◆Model Case② (Employment income in the previous year is 1,500,000 yen) ⇒ **About 8,500yen** per month
- ◆Model Case③ (Employment income in the previous year is 2,000,000 yen) ⇒ **About 14,400 yen** per month

(2) Reduction in the Premium

The premium is automatically reduced when the income of the previous year is at or below a certain amount.

(3) Reduction and Exemption in the Premium

In order for the premium to be reduced and exempted,

①It is necessary to fulfill the criteria.

②It is necessary to apply to Ward (Branch) Office.

◆Major cases of the reduction and exemption system

- 【Sharp decline in income】… The income-based amount is reduced by 30%~70% when the income of this year falls drastically as compared to that of the previous year.



In case of no drastic decline in income, additional payment of the premium after the following fiscal year is required.

4 Payment of the Premium

- You are required to pay the monthly premium every month.
- Automatic deduction from your bank account is required for the premium payment.
- You are required to present your cash card to Ward Office since it is needed in order to carry forward the procedure of automatic bank transfer.
- The premium is debited from your bank account on the last day of each month.
 (If the last day of the month falls on a non-business day of the financial institutions, the due date is postponed to the following business day.)
- You are required to pay the premium by the statement of payment until automatic bank transfer is initiated.
- ◆You are obliged to pay the National Health Insurance fee as is the case with tax without fail.



◆ Some financial institutions accept money transfer requests through their websites.

5 In case of falling behind in your payment of the premium

- You may receive a phone call at your work place (part-time work site).
- You will be charged additionally.
- Your property will be seized.

• **It may not be possible to extend your stay in some cases.**



Please see here for details.→



◆ For more information, contact your local Ward Office's Health Insurance & Pension Division or Branch Office's Residents' Welfare Division

◆ More detailed guidance on the National Health Insurance System is available by reading the right QR code.