

# City of Nagoya

## National Health Insurance Program Guide (2020)

### I. About Universal Healthcare

#### 1. Universal Health Care System

A system is in place whereby all residents of Japan enroll in a public health insurance plan and pay an insurance premium. Anyone, upon becoming ill, can visit a doctor at a medical institution with peace of mind, paying only a portion of the total medical expenses (generally 30%).

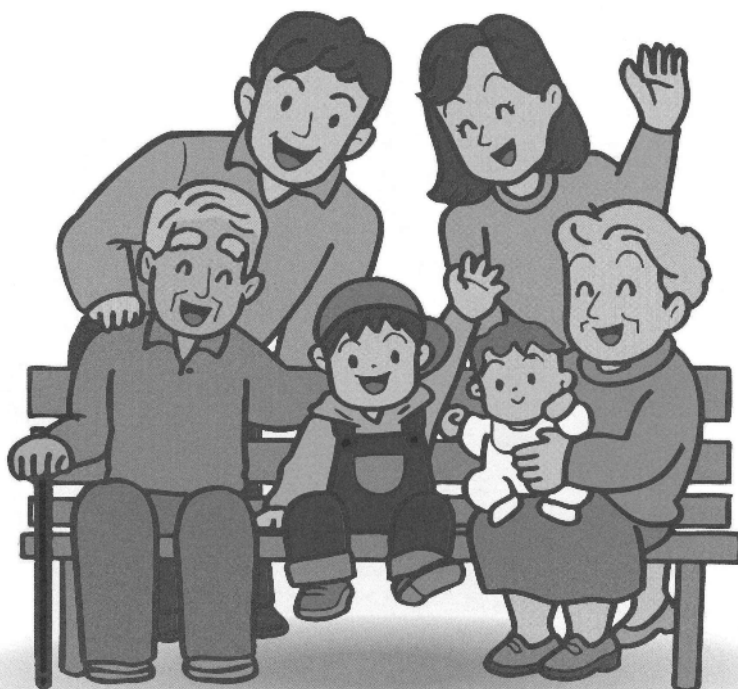
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## 名古屋市国民健康保険のてびき (2020年版)

### I 国民健康保険について

#### 1 国民皆保険制度とは

日本国では、すべての方が何らかの公的な医療保険に加入し、保険料を負担していただくことで、病気にかかったときには、だれもが医療費の一部負担金（原則 3 割）を支払うことで安心して医療機関に受診できるしくみになっています。



## 2. Enrolling in National Health Care

Enrollment is compulsory and not optional by law in Japan.

Foreign residents who are applicable to all of the following conditions must apply for National Health Insurance at the Health Insurance & Pension Division of the Ward Office or the Residents' Welfare Division of the Branch Office in which you reside.

- ① Your residence is registered in Nagoya (and period of stay is longer than three months.)  
※Those who do not have their residence registered (and period of stay has been shorter than three months) but have a visa status of “Entertainer” “Engineer” “Family Stay” “Official” or “Designated Activities” and stay can be determined to be longer than three months by documents are also included.
- ② Be lawfully eligible for residence status in Japan. (This excludes temporary visitors.)
- ③ Not be enrolled in other health insurance programs (enrollment in travel insurance and foreign health insurance do not affect eligibility in NHI).
- ④ Not be receiving welfare benefits.

Furthermore, those whose visa status is “Designated Activities” for receiving medical care, are designated to assist the daily life of someone receiving medical care, or is designated as having the intension of sightseeing or resting, cannot enroll in National Health Insurance even if their residence is registered. In order for those with a “Designated Activities” visa to enroll, they must present a designation form (shiteisho) detailing their activities.

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## 2 国民健康保険の加入

日本の法律で加入は任意ではなく、加入は強制であり、義務となっています。

次の項目にすべて当てはまる外国人の方は、お住まいの区の区役所保険年金課または支所区民福祉課で国民健康保険の加入手続きを行ってください。

- ①名古屋市に住民登録（3か月を超えた在留期間での在留資格）をしている。  
※住民登録のない場合（3か月以下の在留期間）でも、在留資格が「興行」・「技能実習」・「家族滞在」・「公用」・「特定活動」のいずれかで、資料により3か月を超えて滞在すると認められる場合も含む。
- ②短期滞在以外の適法な在留資格を保有している。
- ③職場の健康保険等（旅行保険や外国の医療保険などは含まない。）に加入していない。
- ④生活保護を受けていない。

なお、在留資格が「特定活動」の方のうち、医療を受ける活動、または、その方の日常生活上の世話をする活動、および、観光、保養等を目的とする活動と指定された方は、住民登録がある場合でも国民健康保険に加入することはできません。在留資格が「特定活動」の方が加入手続きを行う際には、その活動内容を示す「指定書」をお持ちください。

### 3. National Health Insurance: Register Within 14 Days

Please notify either the Health Insurance & Pension Division of the Ward Office or the Residents' Welfare Division of the Branch Office in which you reside of your enrollment within 14 days of becoming a Nagoya resident.

Late registrants cannot make use of health insurance until the day of notification; furthermore, health insurance premiums must be paid retroactively.

If a change occurs in your name, address, status of residence, period of stay, or other important details, please notify not only the Immigration Office, but also either the Health Insurance & Pension Division of the Ward Office or the Residents' Welfare Division of the Branch Office in which you reside.

Furthermore, if you move outside the city or country, or enroll in your employer's health insurance, please submit a notification form cancelling your National Health Insurance to your local Ward Office's Health Insurance & Pension Division or Branch Office's Residents' Welfare Division.

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### 3 国民健康保険の加入手続きは14日以内に

名古屋市内に転入した日から 14日以内にお住まいの区の区役所保険年金課または支所区民福祉課へ加入の届出をしてください。手続きが遅れますと、保険証は届出の日からしか使えないうえ、保険料はさかのぼって納めなければいけません。

また、住所、在留資格、在留期間、及び、氏名などに変更がある場合には、出入国在留管理庁だけでなくお住まいの区の区役所保険年金課または支所区民福祉課へも届出をしてください。

なお、市外（国外）へ転出するときや職場の健康保険に加入した場合には、お住まいの区の区役所保険年金課または支所区民福祉課へ国民健康保険をやめる届出をしてください。

## II. About Insurance Benefits

### 1. About Health Insurance Cards and Out-of-Pocket Expenses

Present your health insurance card when visiting a medical facility. By presenting your health insurance card, 70% of the medical expenses will be covered by National Health Insurance. The remaining 30% of the medical expenses are to be paid out-of-pocket at the medical institution.

Health Insurance Cards are issued to individuals and cannot be used by anyone except the person listed on the card. Lending or borrowing health insurance cards to and from anyone else is punishable by law. Please take care of your Health Insurance Card.

For those over 70, an Elderly Recipient Certificate will be issued in addition to your Health Insurance Card. Present your Elderly Recipient Certificate together with your Health Insurance Card to pay the out-of-pocket cost listed on the card (20%・30%).

Those with a Medical Care Certificate for Children (for children up to junior high school) will not have to pay any out-of-pocket costs if this certificate is presented with a Health Insurance Card.

The standard cost the insured is expected to pay for meals while hospitalized is ¥460 per meal (it is possible for households who are eligible for municipal tax exemption or relief to apply for a reduced rate).

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## II 保険給付の内容

### 1 保険証・医療費の自己負担

医療機関に受診する際には、保険証を提示してください。保険証を提示することで、医療費の7割が国民健康保険から給付されるため、医療機関の窓口で支払う自己負担は医療費の3割となります。

保険証は個人ごとに発行され、保険証に記載された方以外は使用することができません。また、保険証を他人に貸したり他人から借りたりすると、法律により罰せられます。保険証は大切に管理してください。

なお、70歳以上の方には、保険証に加えて高齢受給者証も発行され、保険証と一緒に提示することで高齢受給者証に記載された割合(2割・3割)の自己負担となります。

また、子ども医療証が交付されている方(中学生までのお子さんが対象)は、保険証と一緒に提示することで自己負担がかかりません。

入院して食事の提供を受けたときは、標準負担額として1回460円が必要となります。(ただし、市民税が非課税の世帯は申請すれば減額されます。)

## 2. High Cost Medical Treatment Expenses

Should the total cost for treatment received at a medical facility become high, exceeding a specified amount, the portion exceeding the specified amount will be reimbursed as payment for high cost medical treatment. Should the care received meet this condition, the insured will be informed of reimbursement 3-4 months following treatment.

## 3. Lump-sum Childbirth Payments and Funeral Expenses

When an insurance subscriber gives birth to a child, that person can receive ¥404,000 in the form of a lump-sum childbirth payment (¥420,000 if the delivery takes place at a childbirth facility enrolled in the Japan Obstetric Compensation System for Cerebral Palsy). In the event of death, ¥50,000 will be granted for funeral expenses.

## 4. Expenses for Treatment Received While Abroad

Should the insurance subscriber receive treatment or visit a medical facility while abroad or temporarily visiting his/her own country in unavoidable circumstances, it is possible for that person, should he/she qualify after submitting an application and meeting the conditions, to obtain reimbursement for medical expenses incurred overseas. Pre-planned visits or procedures not regularly covered by Japanese National Health Insurance are not eligible for overseas medical expense reimbursement.

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## 2 高額療養費

病院での支払金額が高額になった場合、一定額を超える額については、高額療養費として支給します。該当する場合には、診療を受けた月の3~4か月後にはがきでお知らせします。

## 3 出産育児一時金・葬祭費

出産したときには、出産育児一時金として40.4万円（産科医療補償制度加入の分娩機関での出産の場合は42万円）が、死亡したときには葬祭費として5万円が支給されます。

## 4 海外療養費

海外旅行や一時帰国の際に、緊急やむを得ず、外国の病院で治療等を受けた場合、申請して要件に該当する費用については海外療養費として支給されます。

ただし、あらかじめ予定されていた受診の場合や日本で保険適用されていない治療などは海外療養費の対象とはなりません。

### III. Insurance Premiums

#### 1. Insurance Premium Calculation Method (for premiums from April 2020 to March 2021)

① Medical Services All Subscribers	=	Fixed Portion ¥40,843×Number of Subscribers	+	Income-Based Portion Base Income※×0.0739 ※Total Base Income of all Subscribers
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(Medical Services have a yearly max amount of ¥630,000)

② Support Contribution All Subscribers	=	Fixed Portion ¥12,907×Number of Subscribers	+	Income-Based Portion Base Income※×0.0237 ※Total Base Income of all Subscribers
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(Support Contributions have a yearly max amount of ¥190,000)

③ Nursing Care For those aged 40 to 64	=	Fixed Portion ¥14,569×Number of Subscribers aged 40 to 64	+	Income-Based Portion Base Income※×0.0209 ※Total Base Income of all Subscribers aged 40 to 64
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(Nursing Care has a yearly max amount of ¥170,000)

National Health Insurance Fee	=	① Medical Services	+	② Support Contribution	+	③ Nursing Care
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※“Base Income” is determined by your income and is calculated with the following method per individual and totaled into the household amount.

Base Income	=	Income for 2019	−	¥330,000	−	Original deduction amount
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Incomes include those receiving Residence Tax exemptions through tax treaties.

\* The following amounts (①, ②, or ③) will be deducted as “Original deduction amount”.

	Classification	Amount
①	Those who have dependents who are not qualified for a deduction for physically disabled persons	330,000 yen per dependent
②	Those who have dependents who are qualified for a deduction for physically disabled persons	860,000 yen per dependent
③	Principals who apply for a deduction for physically disabled persons. Widows/widowers.	920,000 yen

### Ⅲ 保険料

#### 1 保険料の計算方法（2020年4月～2021年3月の年間保険料額）

①医療分 すべての方	=	均等割額 40,843 円×加入者数	+	所得割額 基礎となる所得額※×0.0739 ※加入者全員の基礎となる所得額を合算
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（医療分は年間 63 万円が最高限度額です。）

②支援金分 すべての方	=	均等割額 12,907 円×加入者数	+	所得割額 基礎となる所得額※×0.0237 ※加入者全員の基礎となる所得額を合算
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（支援金分は年間 19 万円が最高限度額です。）

③介護分 40～64 歳の方	=	均等割額 14,569 円×40～64 歳の加入者数	+	所得割額 基礎となる所得額※×0.0209 ※40～64 歳の加入者全員の基礎となる所得額を合算
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（介護分は年間 17 万円が最高限度額です。）

国民健康保険料	=	①医療分	+	②支援金分	+	③介護分
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※所得割額に用いる「基礎となる所得額」は個人ごとに次のように算出し、世帯で合算したものです。

基礎となる所得額	=	2019 年中の所得	-	33 万円	-	独自控除額
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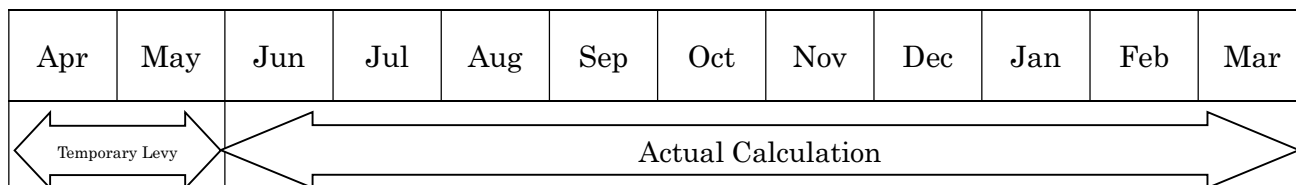
所得には租税条約により住民税の免除を受けている所得も含めます。

次の表の①～③を合算した金額を「独自控除額」として差し引きます。

区分			差し引く額
①	扶養家族が	障害者控除の対象でない扶養家族	扶養家族 1 人につき 33 万円
②	いる場合	障害者控除の対象である扶養家族	扶養家族 1 人につき 86 万円
③	障害者控除（本人分）・寡婦（夫）控除を申告している場合		92 万円

## 2. Tax Amount Determination

Yearly tax amounts are determined in June, and you will be sent a payment notification (Actual Calculation.) Additionally, April and May's Health Insurance Premiums are paid with the "Monthly Average Health Insurance Premium for the Previous Fiscal Year" (Temporary Levy)



Monthly Health Insurance Premium Amount for April and May: Monthly Average Health Insurance Premium for the Previous Fiscal Year.

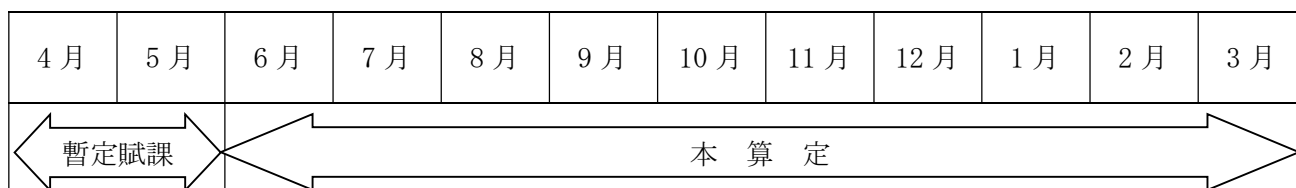
Monthly Health Insurance Premium Amount for June to March: 1/10 of the Yearly Health Insurance Amount after deducting the April and May Insurance Premium Amount.

## 3. Premium Adjustments during the Fiscal Year

Cases in which a person enrolls in or withdraws from the NHI Program during the fiscal year, insurance premiums are calculated by monthly units.

## 2 保険料の決定

年間の保険料額は6月に決定し、納入通知書でお知らせします。(本算定) また、4月と5月の保険料額は、「前年度のひと月あたりの平均保険料額」を納付していただきます。(暫定賦課)



4月・5月の各月の保険料額：前年度のひと月あたりの平均保険料額

6月～3月の各月の保険料額：年間保険料額から4月と5月の金額を差し引いた金額の1/10

## 3 年度途中の異動に伴う保険料の調整

年度途中に加入または脱退した場合には、保険料は月単位で計算します。



#### 4. Premium Reductions

If your household income for 2019(the previous year) was lower than a certain amount, your insurance premiums will be reduced. For this reason, if you have not yet completed your tax returns, please do so.

Income for 2019 (the previous year) ※1	Premium Reduction
¥330,000 or less	70% of the fixed per-household amount
¥330,000 + (¥285,000 × number of insured household members) or less ※2)	50% of the fixed per-household amount
¥330,000 + (¥520,000 × number of insured household members) or less ※2)	20% of the fixed per-household amount

※1 Incomes of those who have switched to the Medical Care System for the Elderly (aged 75 and older) are also subject to premium reductions.

※2 Those who have switched to the Medical Care System for the Elderly (aged 75 and older) are also included in the number of insured.

#### 4 保険料の減額

2019 年中の所得が一定金額以下のときは、次のように保険料が減額されます。所得の申告が済んでいない方は所得の申告をしてください。

2019 年中の世帯の所得 ※1	減額される額
33 万円以下のとき	世帯の均等割額の 7 割
33 万円 + (28 万 5 千円 × 加入者数 ※2) 以下のとき	世帯の均等割額の 5 割
33 万円 + (52 万円 × 加入者数 ※2) 以下のとき	世帯の均等割額の 2 割

※1 後期高齢者医療制度へ移行された方の所得も、減額判定の対象となる所得に含めます。

※2 後期高齢者医療制度へ移行された方も、加入者数に含めます。

## 5. Premium Exemptions

If your income experiences a sharp decline (if your 2019 household income was ¥10,000,000 or under and your income for this year is expected to be ¥2,640,000 or under, and your 2019 household income declines by 8/10 or under) or if your home is damaged by a disaster, you may be eligible to receive a partial premium exemption after application. Furthermore, if your income for 2019 is below a fixed amount, you may be eligible to receive an exemption. Written documents are required in order to receive a premium exemption. Please consult your local Ward Office's Health Insurance & Pension Division or Branch Office's Residents' Welfare Division in advance for more information.

## 6. Insurance Premium Reductions for the Unemployed

Those receiving unemployment benefits after losing their job (e.g. due to company circumstances) may be eligible to receive a premium reduction. Please bring your Employment Insurance Qualified Recipient's Identification Card (*koyohoken jukyū shikakusha sho*) to your local Ward Office's Health Insurance & Pension Division or Branch Office's Residents' Welfare Division and consult with them for more information.

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### 5 保険料の減免

所得が急激に減少した場合（2019 年中の所得が 1,000 万円以下の世帯で、今年の見込所得が 264 万円以下、かつ、2019 年中の所得の 8/10 以下に減少した世帯）、あるいは災害により家屋に被害がでた場合などは、申請により保険料の一部が減免されることがあります。

なお、それ以外にも 2019 年中の所得が一定以下の場合などにも減免を受けられる場合があります。

また、減免を受ける際には必要な書類もありますので、あらかじめお住まいの区の区役所保険年金課または支所区民福祉課へご相談ください。

### 6 失業者の方を対象とした保険料軽減制度

会社都合等の理由で失業して雇用保険の失業給付を受けている方は、保険料の軽減を受けられる場合があります。雇用保険受給資格者証をお持ちのうえ、お住まいの区の区役所保険年金課または支所区民福祉課へお届けください。

## 7. Important Information about Insurance Premiums after Moving to Japan

The initial year you are in Japan, your previous year's Japanese income would have been zero, so you will qualify for the 70% reduction of the fixed fee; but from the second year onward, if your income for part-time work or other employment exceeds ¥980,000 (and the taxable income exceeds ¥330,000), the reduction in the per-household fixed rate will no longer apply, and your monthly insurance payments will rise sharply.

To keep your monthly insurance premium at a minimum level (to receive 70% reduction in the per-household fixed rate) from the second year of residence in Japan onward, all of the following conditions must be met (single-person household.)

1. Income from the previous year's work in Japan must have been ¥980,000 or less (i.e. taxable income is ¥330,000 or less) .
2. You have filed an income tax report.

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### 7 日本に入国したときの保険料に関する注意点

始めて日本に入国した1年目は、前年に日本で稼いだ収入が0円のため、均等割額の7割が減額されますが、2年目以降は1人世帯で前年のアルバイトなど給与収入が98万円（所得が33万円）を超えれば均等割額の7割の減額が受けられないため、保険料が高くなります。

在留期間が2年目以降も保険料が最低額となる（世帯の均等割額の7割が減額される）ためには、以下の条件をすべて満たす必要があります。（1人世帯の場合）

- ① 日本での前年中の給与収入が98万円以下（所得が33万円以下）である。
- ② 所得の申告をしている。

## 8. How to Pay Insurance Premiums

Insurance premiums can be paid via monthly withdrawals from a bank account.

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.)

It is convenient to use the pay-easy account transfer acceptance service at the Ward Office or the Branch Office for registering the account transfer. (The pay-easy account transfer acceptance service is a system for registering the account transfer by using only the automatic teller card of the account holder.)

If you have no automatic teller card or your bank does not have the pay-easy account transfer acceptance service, bring something that can certify your passbook seal and account number (e.g., passbook) to Insurance & Pension Division (Receiving Cashier) of the Ward Office in your residence.

Until you have a bank account set up for withdrawals, you will be sent a payment slip (*nofusho*) used to pay the insurance premiums yourself.

※Banks offering the pay-easy account transfer acceptance service:

Aichi Bank, Ogaki Kyoritsu Bank, Bank of Kyoto, Juroku Bank, Daisan Bank, Chukyo Bank, Bank of Nagoya, Hyakugo Bank, Mie Bank, Mizuho Bank, Sumitomo Mitsui Banking Corporation, Bank of Mitsubishi UFJ, Japan Post Bank (including post offices), Resona Bank, Tokai Labor Bank, and Shinkin banks (that are designated to provide an agency payment service)

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## 8 保険料の支払方法

保険料は、毎月口座振替により納付していただきます。

保険料は、毎月末日（末日が金融機関の休業日の場合は翌営業日）に口座から引き落とします。

口座振替の登録は区役所または支所の窓口でペイジー口座振替受付サービスを利用いただくと便利です。（ペイジー口座振替受付サービスとは、ご本人のキャッシュカードのみで口座振替の登録ができる制度です。）

キャッシュカードをお持ちでないときやペイジー口座振替受付サービスが利用できない銀行のときは通帳印と口座番号が確認できるもの（預金通帳など）をお住まいの区の区役所保険年金課（収納担当）にお持ちください。

なお、口座振替が始まるまでの間は、納付書をお送りします。

※ペイジー口座振替受付サービスが利用できる銀行

愛知、大垣共立、京都、十六、第三、中京、名古屋、百五、三重、みずほ、三井住友、

三菱UFJ、ゆうちょ（郵便局を含む）、りそなの各銀行  
東海労働金庫、各信用金庫（本市収納代理金融機関のみ）

## 9. Steps Taken Against Households in Arrears

Failing to pay your health insurance premium by the due date will turn your status into delinquency. We will conduct investigations at your workplace into your income, and what property and assets you own. Following, we will proceed to seize such property and assets in accordance with the penalties for overdue tax in your area.

You are still expected to pay your health insurance premiums even when you are in delinquency.

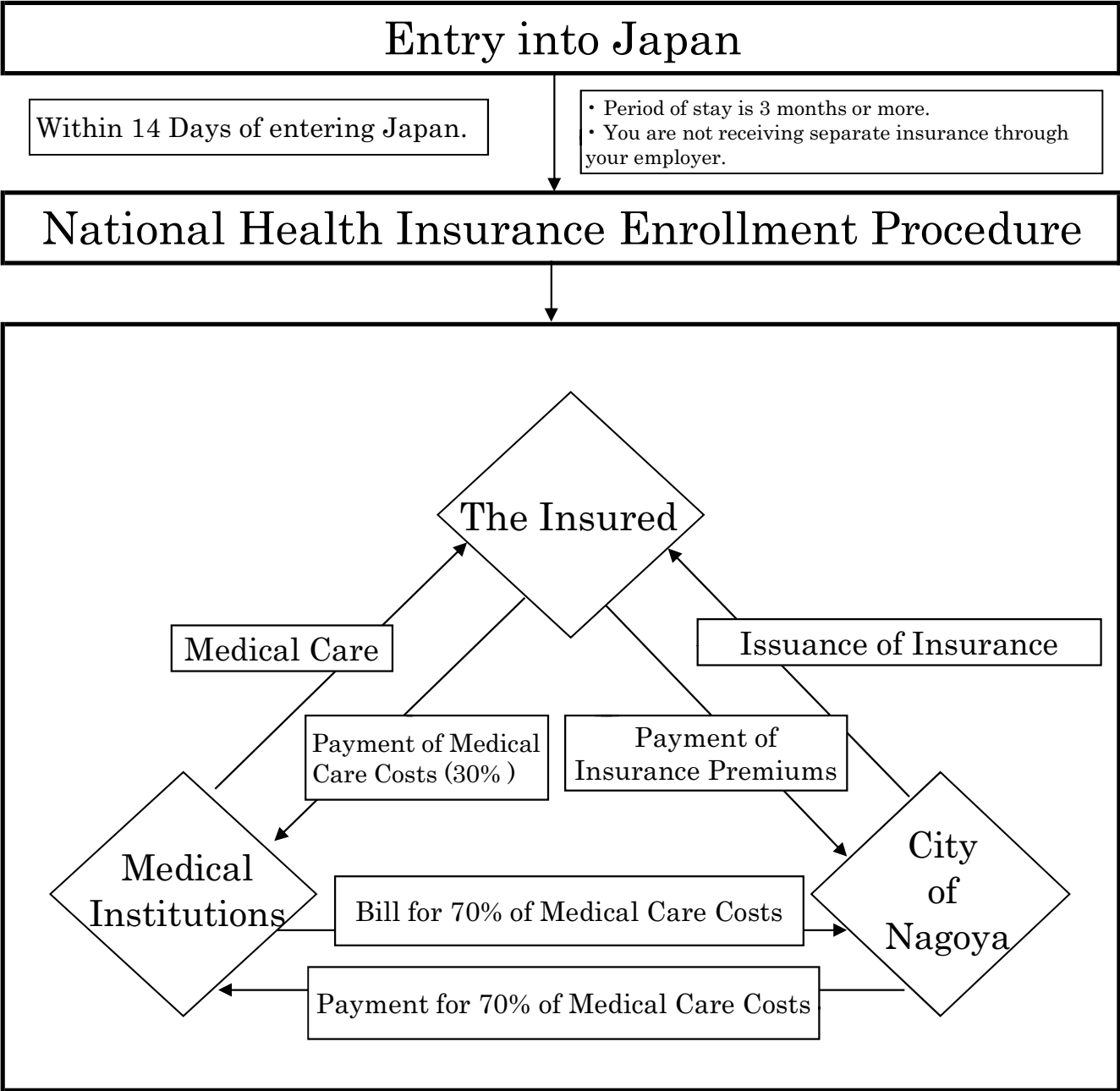
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## 9 未納世帯に対する措置

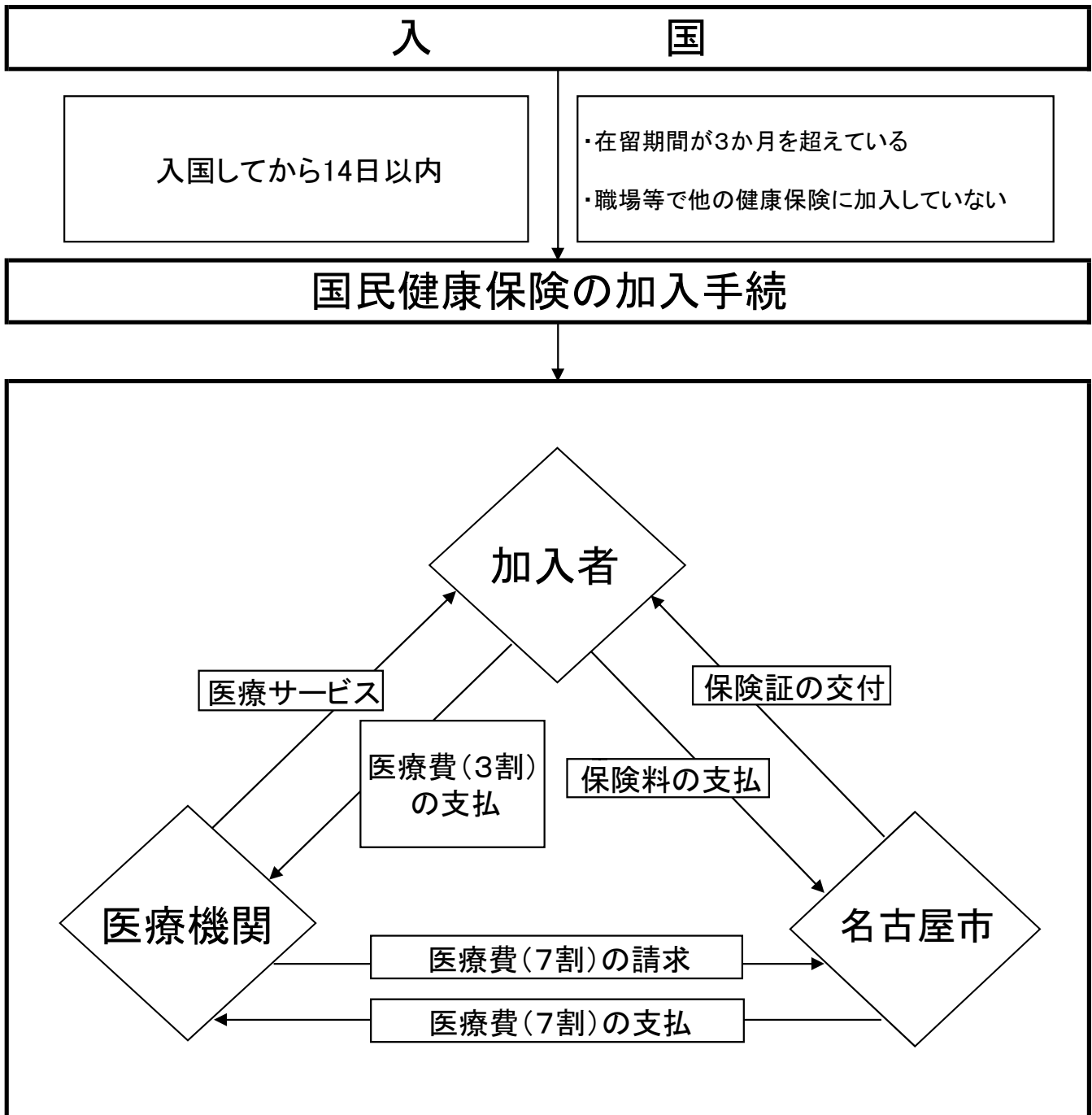
指定期限までに保険料をお支払いいただけない場合は、地方税の滞納処分の例によって、差押えのために勤務先への給与調査等の財産調査が行われ、財産の差押えを受けることになります。

なお、このような措置を受けても保険料の支払義務はなくなりません。

# The National Health Insurance Program



# 国民健康保険のしくみ



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

お問い合わせは、お住まいの区の区役所保険年金課保険係・支所区民福祉課保険係へ

Ward Office/Branch Office 区役所・支所	Phone Number 電話番号	Ward Office/Branch Office 区役所・支所	Phone Number 電話番号
Chikusa Ward Office Health Insurance & Pension Division 千種区役所保険年金課保険係	052-753-1904	Nakagawa Ward Office Health Insurance & Pension Division 中川区役所保険年金課保険係	052-363-4346
Higashi Ward Office Health Insurance & Pension Division 東区役所保険年金課保険係	052-934-1143	Nakagawa Ward Tomida Branch Office, Residents' Welfare Division 中川区役所富田支所区民福祉課保険係	052-301-8143
Kita Ward Office Health Insurance & Pension Division 北区役所保険年金課保険係	052-917-6455	Minato Ward Office Health Insurance & Pension Division 港区役所保険年金課保険係	052-654-9644
Kita Ward Kusunoki Branch Office, Residents' Welfare Division 北区役所楠支所区民福祉課保険係	052-901-2262	Minato Ward Nanyo Branch Office, Residents' Welfare Division 港区役所南陽支所区民福祉課保険係	052-301-8154
Nishi Ward Office Health Insurance & Pension Division 西区役所保険年金課保険係	052-523-4544	Minami Ward Office Health Insurance & Pension Division 南区役所保険年金課保険係	052-823-9343
Nishi Ward Yamada Branch Office, Residents' Welfare Division 西区役所山田支所区民福祉課保険係	052-501-4935	Moriyama Ward Office Health Insurance & Pension Division 守山区役所保険年金課保険係	052-796-4544
Nakamura Ward Office Health Insurance & Pension Division 中村区役所保険年金課保険係	052-453-5345	Moriyama Ward Shidami Branch Office, Residents' Welfare Division 守山区役所志段味支所区民福祉課保険係	052-736-2257
Naka Ward Office Health Insurance & Pension Division 中区役所保険年金課保険係	052-265-2243	Midori Ward Office Health Insurance & Pension Division 緑区役所保険年金課保険係	052-625-3944
Showa Ward Office Health Insurance & Pension Division 昭和区役所保険年金課保険係	052-735-3844	Midori Ward Tokushige Branch Office, Residents' Welfare Division 緑区役所徳重支所区民福祉課保険係	052-875-2206
Mizuho Ward Office Health Insurance & Pension Division 瑞穂区役所保険年金課保険係	052-852-9332	Meito Ward Office Health Insurance & Pension Division 名東区役所保険年金課保険係	052-778-3053
Atsuta Ward Office Health Insurance & Pension Division 熱田区役所保険年金課保険係	052-683-9484	Tempaku Ward Office Health Insurance & Pension Division 天白区役所保険年金課保険係	052-807-3843