

Sendai Multicultural Center News

Learn about Public Health Insurance

In Japan, the public health insurance system is used to guarantee that if a person was to become ill or injured, they can receive medical treatment at ease. Not paying your insurance premiums could affect matters such as visa renewal, so make sure to pay everything on time!

In this issue, we will be introducing the different types of public health insurances, subsidies for childbirth and expensive medical treatments, and reduction and exemption of insurance premiums.

Types of Public Health Insurance

There are 3 types of public health insurances, and it is mandatory to enroll in 1 of the 3 schemes. The conditions of enrollment differ according to the type of insurance.

① Social insurance

- Individuals working in companies are usually enrolled in social insurance. Those who are working but are not eligible to enroll in social insurance will enroll in national health insurance instead.
- One's employer will handle the social insurance enrollment procedure on behalf of the working individual.
- For individuals enrolled in the social insurance scheme, their family members who live in Japan can also be insured by social insurance. Please confirm with your employer to see whether this option is available.
- Insurance premiums are automatically deducted from one's monthly salary.

② National Health Insurance

- Individuals who are 74 years of age or younger who are not enrolled in ① are enrolled in the national health insurance scheme.
- To complete the enrollment procedure, one must bring their resident card, passport, and cash card to the National Health Insurance and Pension Section of their local ward office.
- Insurance premiums are notified via payment notices, and one must pay the premiums by the deadline on their own accord. It is also possible to pay via bank transfer or at the service counters

of a financial institution or a ward office with one's payment notice.

③ Medical Care System for People Aged 75 or Older

- People who are 75 years old or older are enrolled in this insurance scheme.
- Insurance enrollment application needs to be submitted at one's local ward office.

Percentage of Medical Expenses Borne by the Individual

- For those enrolled in ① or ②, the percentage that one must pay differs according to age. It could also change if one is classified as a high-income individual.

0 to 6 years old	20%
7 to 69 years old	30%
70 to 74 years old	20%

- Those enrolled in ③ usually pay either 10% or 20%, but high-income individuals will bear 30% of the expenses.

How to Use Your Insurance Card

- When you go to a clinic or a hospital for a doctor's visit, show the receptionist your insurance card. The amount of fees that you have to pay will be lessened as your insurance will cover the majority of your medical expenses. Your insurance card can be used at any clinics and hospitals in Japan.
- Please be aware that if you are not enrolled in health insurance, or if you are enrolled in health insurance but did not bring your insurance card, you will have to pay 100% of the fees.

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Publications in Six Languages

In addition to English, we also have publications in Japanese / にほんご, Chinese / 中文, Korean / 한국어, Vietnamese / Tiếng Việt, and Nepali / नेपाली. They can also be viewed on our website, or found at the Sendai Multicultural Center.



Things to be Aware of regarding the National Health Insurance

1. The period of validity of your insurance card
An insurance card is valid until September 30 th of each year. A new insurance card will be sent to you via post by late September. As for your old insurance card, please either discard it on your own or return it to the service counter at your local ward office.
2. If you do not pay your insurance premiums
Besides from the unpaid fees, you will also be charged "late payment fees" which will continue to accumulate until you pay off the insurance premiums that you owe. If you have difficulties paying your insurance premiums, consult your ward office as soon as possible.
3. When you were to move back to your home country, or when you were to move out of Sendai
Return your insurance card to service counters at the ward offices. Premiums liquidation process might be required.
4. When enrolling into social insurance at work
After you have received your insurance card from your employer, submit the Notification of Loss of Eligibility for National Health Insurance to the service counter at your local ward office within 14 days. Your national health insurance card can no longer be used starting from the day when you enrolled into the social insurance scheme.
5. When you are no longer insured by social insurance
Re-enrollment into the national health insurance scheme is required. Complete the procedure at your local ward office within 14 days.

Systems related to Public Health Insurance

※ Check the conditions before applying

When you cannot afford to pay insurance premiums: reduction/exemption system

If you cannot afford to pay your insurance premiums for specific reasons, you can consult your local ward office.

- Reduction system: people who fit certain criteria are eligible. Individuals who were laid off by their employer are also eligible for insurance premiums reduction for a certain period of time.
- Exemption system: people who cannot afford to pay their insurance premiums even after reduction, victims of disasters, workers who became unemployed, and individuals facing financial difficulty due to a sudden and drastic decrease in income are eligible to apply.

When giving birth: Lump-sum Allowance for Childbirth

- In principle, one could receive 420,000 yen per child (500,000 yen starting from April 2023) for the lump-sum allowance for childbirth. Individuals who wish to have their allowance paid directly to the hospital where they gave birth at should submit an application to the hospital. Otherwise,

individuals enrolled in social insurance should submit an application to their work, whereas individuals enrolled in national health insurance should submit their application along with the newborn's birth certificate to the service counter of the National Health Insurance and Pension Section of their local ward office.

- Foreign residents who are enrolled in the national health insurance scheme are eligible to receive the allowance even if they were to give birth in their home country. Consult the National Health Insurance and Pension Section of your local ward office prior to giving birth. For those enrolled in social insurance, confirm with your employer.
- Individuals who are insured by social insurance and took maternity leave in order to give birth can receive an additional childbirth subsidy.

When your child has to go to a clinic or a hospital: Child Medical Expenses Subsidy

- Medical expense for children between the ages of 0 to 6 can be waived if the parent was to apply for the child medical expenses subsidy. For children within the age range of grade 1 of elementary school to 3rd year of junior high school, 500 yen will be charged during the initial visit, but all medical expenses afterwards will be waived.

If you had to take time off work due to injuries or illnesses: Injury and Illness Subsidy

- Individuals insured by social insurance, who were unable to work because of injuries or illnesses, and their employers are unable to pay their salary for the period of absence, are eligible to receive this subsidy.
- Normally, after being absent from work for 3 consecutive days, the subsidy will be paid out for the 4th day of absence and onwards. The maximum period of payment is 1 year and 6 months.

Expensive medical fees: High-Cost Medical Expense Benefit

- When the monthly medical expenses borne by an individual exceeds a certain threshold, they can receive a subsidy that covers the exceeding amount of medical fees. The threshold differs according to the individual's age and income.

In the case of death: Funeral Expenses

- When an individual insured by public health insurance passes away, their family will receive a 50,000 yen funeral expense subsidy.

Places you could consult

If you have any questions regarding national health insurance, you can consult the National Health Insurance and Pension Section at each ward office. For questions regarding social insurance, ask your supervisor at work.

If you have difficulties consulting in Japanese, call the interpretation hotline of the Sendai Multicultural Center (022-224-1919) for language assistance.

Notice

① Having problems in your daily life? Utilize "Life in Sendai"!

"Life in Sendai" is a guidebook that summarizes useful daily life information for foreigners who live in Sendai.

The multilingual publication is created and edited by the Sendai Tourism, Convention and International Association (SenTIA), and published by the City of Sendai.

"Life in Sendai" is available in Japanese, English, Chinese, Korean, Vietnamese, Nepali, Ukrainian, and Russian.

These versions can be accessed via the following link.

<https://int.sentia-sendai.jp/foreigner/>



Physical copies of the English, Chinese, Korean, Vietnamese, and Nepali (Japanese text in conjunction) versions can be obtained at the Multicultural Center.

If you are having trouble with handling procedures or are looking for information, please use the booklet to your own advantage.

② Volunteer Foreigner Support Group OASIS provides consultation and Tsukibo Volunteer services.

Volunteer Foreigner Support Group OASIS is an organization that is based in the Sendai Multicultural Center.

Besides from handling consultations at the counter, OASIS also provides communication support (Tsukibo Volunteer) by accompanying foreigners to public offices, educational institutions, license issuance centers, and more. Interpretation available for Japanese, English, and Chinese.

Please feel free to utilize this service if you are anxious about communicating in Japanese or if you have not yet gotten used to living in Sendai.

Reservation is required. For details, please refer to the website or inquire over the phone.

<https://int.sentia-sendai.jp/e/exchange/counter.html>



Advisor Corner "Opinions on public health insurance" Thoughts and experiences from advisors on this issue's theme

As Canada operates on a universal health insurance enrollment system, medical expenses of individuals who are insured are 100% borne by the federal government, using funds allocated from taxes. However, as local governments are the ones who are actually running the health insurance programs, the types of insurance and what costs are covered differ across provinces and regions. For example, in the province of British Columbia, government-run health insurance is split into 2 components known as Medical Service Plan and Pharma Care. Together, the two insurances cover medical expenses for things such as doctor's visits, health examinations, medical treatments, and medications. Besides from government-run health insurance, some people will also choose to join additional insurance programs, such as those provided by companies and educational institutions. Thanks to Canada's universal health care, even if one was diagnosed with an illness that requires intensive treatment, they do not have to worry about whether they can afford to be treated or whether their medical expenses will cause their family to be in debt.

Before moving to Japan, I had no idea how public health insurance worked in other countries. Therefore, I was shocked when I learnt that in Japan, patients have to borne 30% of the medical expenses. However, perhaps the need to partially pay out of one's pocket serves as a motivating factor for people to be more aware of their health so as to avoid becoming ill, which in turn leads to improvement in the overall health standard of the country. For that reason alone, I believe that the Japanese health insurance system has its own benefits.

As not paying your insurance premiums on time might have an effect on things such as one's visa renewal procedure, make sure to double check when the deadline is and pay your health insurance premiums by then.

(Advisor Z)

Each advisor writes in the "Advisor Corner" each issue in all language versions.

The Japanese translation for each is on our blog. Please have a look.

Sendai Multicultural Center

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仙台多文化共生センター



Opening Hours Daily 9:00 a.m. to 5:00 p.m. (Closed during the New Year's holidays and 1 to 2 days per month for maintenance)

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URL <https://int.sentia-sendai.jp/e/exchange/>



■ Advice in foreign languages

We can give advice in many languages for daily-life troubles or problems. Please call the Interpretation Support Hotline at (022) 224-1919.

Languages available: English, Chinese, Korean, Vietnamese, Nepali, Tagalog, Thai, Portuguese, Spanish, Russian, Indonesian, Italian, French, German, Malay, Khmer, Burmese, Mongolian, Sinhala, Hindi, Bengali, and Ukrainian

■ Other Services

We have lecture rooms, a children's playroom, a bulletin board, and library service. We also have spaces for interaction and information on citizen activities.

Specialist Consultations for Foreign Residents

We periodically hold specialist consultations with lawyers, administrative scriveners and so on. If there are matters that are affecting your life here in Sendai, please feel free to schedule a consultation.

Consultations are confidential, and are limited to 30 minutes per person.

Consultations are held from 1:00 p.m. to 4:00 p.m.

You can check the consultation dates on our website.

<https://int.sentia-sendai.jp/e/exchange/consultation.html>



Administrative Scrivener



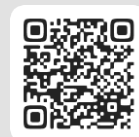
Lawyer



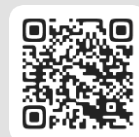
Labour Bureau



Immigration Bureau



Tax Accountant



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