

## 7. Health Insurance

Contact information : Hida City Hall Citizen's Health Section, Citizen's Welfare Department

: +81-577-73-7464

### ◆About Health Insurance

Everyone living in Japan is covered by health insurance. If you have a residence card and are registered as a resident, you must join. You cannot decide whether or not to join the health insurance. When you join the health insurance, you will receive an insurance card (a card that shows that you are insured). When you go to the hospital for illness or injury, please show your insurance card to the hospital staff. This will reduce the amount of money you have to pay to the hospital. There are two types of health insurance in Japan: company health insurance and the national health insurance.

### ◆Company health insurance

- People who have health insurance

If you work for a company, you are covered by the company's health insurance. Whether or not you are eligible to join is determined by the company. Your family members who do not work for the company but live in Japan may also be eligible for health insurance. Please ask someone at the company if your family members are eligible for health insurance.

- How to join health insurance

The company will take care of the procedure.

- Insurance premiums

Your premium is determined by the salary you receive from your company. You pay half of the premium from your salary. The other half is paid by the company.

- When you quit your job

When you quit your job, you must also stop your health insurance. Instead of health insurance, you must join the National Health Insurance program, which you must complete.

First, you will get a certificate from the company that you have stopped health insurance. After that, take the certificate and your residence card to the city hall and submit a report.

### ◆National Health Insurance (City Health Insurance)

- People who are enrolled in the National Health Insurance program

A person who is registered as a resident and who does not have company health insurance must join.

- How to join health insurance

Please take your residence card, passport, and my number card or notification card to the city hall and submit the notification. Those whose status of residence is "Designated Activities" status should also bring a letter of designation.

- Insurance premiums (money paid to the National Health Insurance) and how to pay  
Premiums are determined by your income in previous year and the number of family members.  
Every year around June, a notice of insurance premiums is sent by mail from City Hall.  
Please pay using the payment slip included in the package. Pay at a bank, post office,  
convenience store, etc.

If you need help, please consult with the City Hall.

### ◆ **When medical expenses become very high**

If you pay more to the hospital in a month than you are set to pay, you will get your money back later. How much you will get back is determined by the income of you and your family members living with you. This is called the "high-cost medical care benefit system. If you are covered by your company's health insurance, please consult with someone at your company to find out if you will get your money back. If you have National Health Insurance, please consult with the city hall. If you need a lot of money, such as when you are hospitalized, you can get a \*Limit Certificate. If you need a limit certificate for the maximum amount, please consult with your company or the city hall.

### ◆ **Money received from health insurance**

Lump-sum maternity allowance (money received when a person with health insurance gave birth to a child.)

Funeral expenses (when a person with health insurance dies, the person who held the funeral for that person gets the expenses.)