

## Chapter 4

# Health Insurance and Medical Treatment



Saitama's Prefectural Mascot  
Kobaton

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### 1 Medical Insurance System

The Japanese Medical Insurance System is set up to help alleviate people's medical expenses in the case of illness, disease, or injury. In principle, all residents of Japan, regardless of their nationality, are required to enroll in a public health insurance program.

There are 3 systems: the National Health Insurance system for company employees and their families, a health insurance system for the self-employed, and a medical system for elderly persons aged 75 and older.

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## **2 National Health Insurance (Regional Social Insurance)**

Foreign nationals who hold a residency status of more than 3 months and have a Resident Record, or those who can prove that they will stay in Japan for more than 3 months are required to enroll in the National Health Insurance system. (Please note that those who are already enrolled in health insurance through their workplace, persons who enter the country only to receive medical treatment, and tourists are excluded from this requirement). There are 2 types of National Health Insurance: one is co-administered by the 47 prefectures of Japan and their municipalities, while the other is administered by National Health Insurance Unions for certain occupations.

### **(1) Enrollment**

To join the National Health Insurance system which is co-administered by the 47 prefectures of Japan and their municipalities, apply at your local municipal or ward office's National Health Insurance Department, or at your local union if a National Health Insurance Union administers your insurance. Furthermore, to join a National Health Insurance Union, you must file an application at the counter of the Union. Regarding the necessary documents for filing an application, please see the Union to which you will submit your application.

### **(2) Insurance Premium (Tax)**

The premium is calculated according to the number of people in your family, and the income you earned the previous year. Consequently, this fee may change every year. For households with individuals between the ages of 40 and 64, nursing care insurance premium (tax) will also be included. Each municipality and National Health Insurance Union sets its own premiums (tax rates). You pay your insurance premium (tax) for the FY in multiple installments. Payment is accepted at local municipal or ward offices, banks, and post offices.

### **(3) Insurance Certificate (Insurance Card)**

Enrollment in National Health Insurance is by household unit, and the head of the household is responsible for submitting notifications and paying insurance premiums and other fees. However, each household member is insured, and is issued a separate insurance card. Be sure to take it with you when you go to a hospital or clinic.

You must notify the National Health Insurance Department of your local municipal or ward office or your National Health Insurance Union in the following cases:

- ① When you enroll in or withdraw from another public health insurance system;
- ② When you move;
- ③ When a child is born;
- ④ When the insured person dies;
- ⑤ When your name or address changes, or the head of the household changes;
- ⑥ When turning 75 years old; or
- ⑦ When you lose your Health Insurance Certificate (Card)

#### **(4) Benefits**

- ① **Medical:** When you receive medical treatment at a hospital or clinic and show your Health Insurance Certificate (Card), you will pay 30% of the expense. Please note that for children who are not yet enrolled in school, the amount is 20%, and for people over 70 years of age, it is 20% to 30%. The remaining expense is paid by the National Health Insurance to the hospital, etc.
- ② **Childbirth and Child Raising:** When you have a baby, a designated amount is provided to assist with the costs of childbirth.
- ③ **Funeral:** When the insured person dies and a funeral is held, a designated amount is provided to assist with the costs of the funeral.
- ④ **Medical Treatment Assistance:** When your payments to medical facilities for 1 month exceed the designated level, the excess amount is covered by insurance.
- ⑤ **Medical Treatment Cost:** In the following events, if you file the necessary documents with the division of your local municipal or ward office in charge of National Health Insurance and your application is accepted, the payment amounts, minus the co-payment for the service cost, will be reimbursed.
  - a. When, for unavoidable reasons, you use a medical facility without an insurance certificate (card);
  - b. When you undergo a blood transfusion (cost of blood);
  - c. When you pay for medical equipment (corset, etc.) that is deemed necessary by the physician;
  - d. When you undergo treatments such as acupuncture, Chinese heat treatment (moxibustion), massage, etc. that are deemed necessary by a physician;
  - e. When you visit a judo therapist to receive medical treatment in the event of sprains, bone fractures, etc.; or

- f. When, for unavoidable reasons, you receive treatment at overseas medical facilities during overseas travel (the amount corresponding to expenses that would have been incurred in Japan will be reimbursed).

#### **(5) Cases Not Covered by Insurance**

Ordinary health checks, vaccinations, cosmetic surgery, orthodontics (tooth realignment), natural childbirth, and work-related illness or injury are not covered by National Health Insurance (you cannot use your insurance card).

For further information, contact the division of your local municipal or ward office in charge of National Health Insurance Department of your local municipal or ward office or the National Health Insurance Union you belong to.

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### **3 Health Insurance (Employee's Health Insurance)**

Enrolling in Employee's Health Insurance is mandatory for full-time employees who work for companies or organizations where it is offered.

#### **(1) Insurance Premium**

The monthly premium is calculated by multiplying the value of your monthly salary (including various allowances) and standard bonus amount and bonus by the premium rate. Your employer bears half of the monthly premium while the remaining half is borne by you (the person to be covered). It is usually deducted from your monthly salary and bonus(es) and paid on your behalf.

Also, for insured people aged between 40 and 64, the additional nursing care payments are calculated in this way.

#### **(2) Benefits**

- ① Medical & Dental Expenses: When the insured person receives medical or dental treatment at a hospital or clinic and the person shows his/her Health Insurance Certificate (Card), 30% of the expenses are paid by the insured (beneficiary). Please note that for children who are yet to enroll in school, 20% is paid by the beneficiary, and for people over 70 years of age, 20% to 30% is paid by the beneficiary. The remaining expense is paid by the National Health Insurance to hospitals.
- ② Childcare and Child Raising: When an insured person has a baby, a designated amount is provided to assist with the costs of childbirth.

- ③ Funeral: When an insured person or his/her family dies, a designated amount is provided to assist with the costs of the funeral.
- ④ Medical Treatment Assistance: When an insured person's payments to medical facilities for 1 month exceed the designated level, the excess amount is covered by insurance.
- ⑤ Medical Expenses: When the whole medical expense is paid by an insured person for unavoidable reasons, medical equipment is made, etc., the amount determined by the insurer is paid.
- ⑥ Sickness and Injury Allowance: When an insured person becomes unable to work due to an illness or injury, roughly two-thirds of their wage is reimbursed.
- ⑦ Maternity Allowance: When an insured person is absent from work in excess of 4 months (85 days) during pregnancy, roughly two-thirds of their wage is provided to them for a certain period before and after the delivery.

### (3) Cases Not Covered by Insurance

Ordinary health checks, vaccinations, cosmetic surgery, orthodontics (tooth realignment), natural childbirth, work-related illness or injury, and illness and injuries incurred during your commute are not covered by Employee's Health Insurance (you cannot use your insurance certificate (card)).

If you receive medical treatment as a result of a traffic accident, you need to report the accident to your insurer (Japan Health Insurance Association or National Health Insurance Union). Contact your insurer specified on your insurance certificate (card).



### Consultation and Inquiries

Office	Telephone	Address	Hours
Japan Health Insurance Association Saitama Branch  (For those enrolled in this association)	Benefits and voluntary continuation: 048-658-5919 Notification on medical expenses and traffic accidents: 048-658-5914 Medical examinations / Health guidance: 048-658-5915	16F Omiya Information Culture Center (JACK Omiya) 682-2 Nishiki-cho, Omiya-ku Saitama-shi	Mon-Fri 8:30 - 17:15 (Except National Holidays and during the New Year's Holiday Period from Dec. 29 to Jan. 3)
Other (National Health Insurance Union / Mutual Aid Association, etc.)	Please refer to the insurer information printed on each insurance certificate (card) regarding the telephone number and address.		

#### **4 Health Check-ups (*Tokutei Kenko Shinsa*)**

Health check-ups (*tokutei kenko shinsa*) are done for people covered by health insurance between the ages of 40 and 74 (including persons who will turn 40 in the relevant fiscal year). For more information, please contact the health insurance you are enrolled in.

For example, the Japan Health Insurance Association provides preventative screenings for adult lifestyle-related diseases targeting those who are covered by health insurance (insured members) between the ages of 35 and 74 (including persons who will turn 35 in the relevant fiscal year), and health check-ups (*tokutei kenko shinsa*) for dependents (family members supported by insured members) between the ages of 40 and 74 (including persons who will turn 40 in the relevant fiscal year).

For more information, please contact the insurer specified on your insurance card.

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#### **5 Medical System for the Elderly**

Persons aged 75 and older (including persons aged 65 and older who have certain handicaps and are accepted by the Federation of Saitama on Medical Treatments for the Elderly) will be eligible to subscribe to the medical system for the elderly.

However if the person does not have Japanese citizenship, and is (1) a person with no right to residency as set forth by the Immigration Control and Refugee Recognition Act, (2) a person who holds a period of stay of 3 months or shorter, (3) a person who is not subject to the Basic Resident Registration Act, or (4) a person residing in Japan who entered the country for the express purpose of receiving medical treatment, they will not be eligible to subscribe to the system.

##### **(1) Filing for Enrollment**

When a person reaches the age of 75 or when a person moves to the prefecture, in general, an insurance card will arrive from the municipality where s/he lives, and therefore there is no need to file.

##### **(2) Insurance Premium**

The insurance premium is made up of the base amount, which all subscribers bear, and the income-based amount which coincides with one's income level (reductions may apply). As a rule, the insurance rate is the same for all of Saitama Prefecture.

##### **(3) Insurance Certificate (Card)**

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Each enrollee is given an insurance certificate (card). Please present this card when seeing a doctor.

In the following cases, please return your insurance card to the division in charge of medical treatments for the elderly at your local municipal or ward office:

- ① When items described on your insurance card have changed
- ② When your insurance card is damaged
- ③ When you lose your right to receive benefits

### **(4) Description of Benefits**

- ① Medical Expenses: When an insured person receives an examination or treatment upon presentation of their insurance card at hospitals, etc., 10% of the treatment cost will be paid by the insured (20% - 30% for those who have an income which exceeds the specified level). The balance is paid by the insurance company to hospitals, etc.
- ② Medical Treatment Assistance: When an insured person's payments to medical facilities for 1 month exceed the designated level, the excess amount is covered by insurance.
- ③ Medical Treatment Cost: In the following cases, if you file necessary documents with National Health Insurance section of your local municipality and your application is accepted, the payment amounts, minus the co-payment for the service cost, will be reimbursed.
  - a. When, for unavoidable reasons, you use a medical facility without an insurance card;
  - b. When you undergo a blood transfusion (cost of blood);
  - c. When you pay for medical equipment (corset, etc.) that is deemed necessary by the physician;
  - d. When you undergo treatments such as acupuncture, Chinese heat treatment (moxibustion), massage, etc. that are deemed necessary by a physician;
  - e. When you visit a judo therapist to receive medical treatment in the event of sprains, bone fractures, etc.; or
  - f. When, for unavoidable reasons, you receive treatment at overseas medical facilities during overseas travel
- ④ Funeral: When an insured person dies and a funeral is held, a designated amount is provided to assist with the costs of the funeral.

### **(5) Cases Not Covered by Insurance**

Cases not covered by insurance are the same as for the National Health Insurance. For details regarding medical treatments for the elderly, please inquire at your local

municipal or ward office.

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## 6 Nursing Care Insurance

Nursing Care is designed to assist elderly persons who require nursing care in remaining as self-sufficient as possible. This insurance and its benefits are administered by local municipalities. Benefits are available to all individuals aged 65 and above, as well as those aged from 40 to 64 who are enrolled in medical insurance programs. If you do not have Japanese citizenship, you are able to receive benefits if you have been granted a period of stay in Japan of 3 months or longer, or if you can prove that you have already resided in Japan for at least 3 months.

For details, please visit the Nursing Care Insurance Counter at your local municipal or ward office.

### (1) Insurance Premiums

- ① For people 65 and over, your premiums are determined by the municipality you live in as well as by your level of income and other factors.
- ② For people between 40 and 64 who are enrolled in medical insurance, your premiums are calculated according to the terms of your medical insurance policy.

### (2) Application for Certification of Needed Long-Term Care

To receive the services of nursing care insurance, it is necessary to obtain certification (Certification of Needed Long-Term Care) that determines your eligibility to receive the services.

To apply for Certification of Needed Long-Term Care, please visit the Nursing Care Insurance Counter at your local municipal or ward office.

### (3) Benefits

There are condition-based services offered for people deemed as requiring assistance, and for people who have obtained a Certification of Needed Long-Term Care.

There are upper limits to maximum use of services depending on the nursing care needs, so necessary services will be selected upon consultation with a nursing care support specialist (care manager).

- ① Home Services (This includes services where a helper visits the person's home, services where the person commutes to a facility from their home, services where the person stays at a facility, services that utilize welfare equipment to prepare a suitable

living environment at the person's home, financial assistance to cover funds necessary to repair or improve homes, etc.)

- ② Facility Services (Services provided when the person is admitted to one of the following: geriatric welfare and nursing care facilities, nursing homes for the elderly, and hospitals with long-term geriatric medical treatment facilities. As a general rule, people deemed as requiring assistance cannot use these services.)
- ③ Community-based Services (Services that aim to support patients to continue living independently in an environment that they are used to, as much as possible)

#### **(4) Cost for the Beneficiary**

Persons receiving benefits from nursing care insurance are, as a general rule, responsible for 10% (20% or 30% for those with incomes above a certain amount) of the cost of the services received.

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## **7 Medical Institution Information**

### **(1) Saitama Medical Institution Information System**

This system allows users to search online for hospitals, health clinics, dentists, midwife centers, pharmacies, etc., with various criteria within Saitama Prefecture. Users can also search for hospitals that will treat patients in a foreign language. (Search results are in Japanese.)

Manuals about the “Medical Institution Information System” are also available in multiple languages (English, Chinese, Korean, Portuguese, and Spanish).

You can search medical institutions on this system using this manual and a list of keywords.

Medical Institution Information System (Website of the Medical Advancement Division, Saitama Prefectural Government)

URL: <http://www.iryō-kensaku.jp/saitama/>

Manuals in multiple languages (Website of the International Division, Saitama Prefectural Government)

URL: <http://www.pref.saitama.lg.jp/a0306/tabunkakyousei/medicalsyst.html>

**(2) Saitama Emergency Phone Consultations (① Emergency Phone Consultations for Children, ② Emergency Phone Consultations for Adults, ③ Medical Facility Guidance)**

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The following consultation counters are set up in case of sudden illness or injury (in Japanese only).

Phone Number

#7119 or

048-824-4199 (Dial line, IP phone, PHS, if the person uses the phone in the border area between Saitama and Tokyo).

\* The phone numbers below are still available to use as before,

#8000 or 048-833-7911 (consultation for children)

Consultation Times

24 hours, 365 days a year

How to use

Please select the counter you would like to consult based on the voice guidance.

- ① Consultation for children (emergency phone consultation for children)
- ② Consultation for adults (emergency phone consultation for adults)
- ③ Medical facility guidance (for both children and adults)

※Attention: when using ③ Medical facility guidance:

- Dentistry, oral surgery, and psychiatry are excluded.
- The counter cannot provide medical consultations.
- Please call the medical facility referred to you by the counter to confirm the details before you go.
- Please understand that there may be cases in which the counter cannot refer you to any medical facilities based on your inquiry.

※A FAX service is available in Japanese at 048-831-0099 for the hearing impaired. Please download a request form from the Saitama Emergency Phone Consultations page on the Saitama Prefectural Government website.

(3) Saitama Prefectural AI Emergency Consultation

If you are wondering whether to go to a doctor in case of sudden illness or injury, please consult with “Saitama Prefectural AI Emergency Consultation” (It is available in Japanese)

<https://www.pref.saitama.lg.jp/a0703/aikyukyu.html>

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## 8 Medical Examinations at a Hospital

When you need to see a physician, simply go to a clinic or hospital near you. Should you require specific treatment from a specialist, the physician examining you will give you a letter of reference (*shokai jo*) which will enable you to go to a hospital with the necessary facilities. If you go to a hospital larger than a specified scale without a letter of reference, you may be charged more than the regular fee.

### **(1) Reception Procedures**

The procedures at reception differ between medical institutions. The following is an example:

- ① Submit your insurance card to the reception desk if you are a new patient and tell them which unit you would like to go to for treatment.
- ② Go to the appropriate unit.
- ③ At the unit's reception desk you are required to submit a form before seeing the physician.
- ④ After your consultation with the physician, you are required to pay at the cashier.
- ⑤ If you require medication, go to the pharmacy within the hospital, or to a designated pharmacy outside of the hospital, and present the prescription written by your physician. They will then prepare the appropriate medication for you.

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## **9 Hospitalization**

There are various kinds of hospital rooms: private rooms, four-bed rooms and 6-bed rooms, etc. All types of health insurance generally cover the cost of hospitalization. However, if you wish to stay in a private room, you will be responsible for paying any additional charges.

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## **10 Adult Guardianship System**

The adult guardianship system supports and protects the legal rights of individuals whose capacity for judgment is limited due to reasons such as dementia, intellectual, or mental disabilities. It is broadly divided into two systems: legal guardianship and voluntary guardianship.

### **(1) Legal Guardianship**

- ① An adult guardian is selected by the family court to support an individual who does not

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have sufficient capacity to make judgments for acts such as entering into long-term care insurance or welfare services contracts, managing bank accounts and assets, and making payments.

There are three possible systems depending on the individual's capacity: assistance, curatorship, and guardianship.

	Assistance	Curatorship	Guardianship
Individual	Capacity for making judgments is insufficient	Capacity for making judgments is significantly insufficient	Capacity for making judgments is lacking in normal state
Type of guardian	Assistant	Curator	Adult Guardian

### ② Making a Petition to the Family Court

A petition can be made by the individual themselves, their spouse, relatives within four degrees of kinship, a public prosecutor, or the mayor of the municipality.

Generally, the petition must be made to the family court (or branch office) with jurisdiction over the area where the individual resides\*1.

If you do not know which family court has jurisdiction over your area, ask your nearest family court.

Website: <https://www.courts.go.jp/saitama/saiban/madoguti/index.html>

### ③ Consultation

Please contact the relevant division of your local municipal office or an adult guardianship center, etc.

(See the Saitama Prefectural Government Regional Comprehensive Care Systems Division's website for the contact details of each municipality.)

Website: <https://www.pref.saitama.lg.jp>

(On the Saitama Prefectural Government's homepage, search for "成年後見制度 相談窓口" (*seinen kouken seido soudan madoguchi*). The contact information of municipalities as well as family courts is listed.)

### ④ Procedures

Saitama Family Courts, Guardian Website:

<https://www.courts.go.jp/saitama/saiban/tetuzuki/kouken/index.html>

(For calls or in-person visits, contact your nearest family court listed in ②.)

\*1 Procedures for petitioning for a guardianship will be conducted by a Japanese court even for foreign residents while they are residing in Japan. (Article 5, Act on General Rules for Application of Laws (Act No. 78 of 2006))

## **(2) Voluntary Guardianship**

In this system, an individual appoints someone while they still have sufficient capacity for judgment through a contract (voluntary guardianship contract) to perform duties as their representative. When the individual's capacity for judgment has declined, the contract will go into effect after a petition has been filed with the family court to appoint the voluntary guardian\*2.

### ① Regarding the Voluntary Guardianship Contract

This contract must be concluded by notarized document created by a notary at a local public notary office.

### ② Regarding Making a Petition to the Family Court

A petition can be made by the individual themselves, their spouse, relatives within four degrees of kinship, or the voluntary guardian.

Generally, the petition is made to the family court (or branch office) with jurisdiction over the area where the individual resides.

(If you are unsure of which family court has jurisdiction over your area, ask your nearest family court.)

Website: <https://www.courts.go.jp/saitama/saiban/madoguti/index.html>

\*2 It is also possible to petition a Japanese court to appoint a foreign resident as a voluntary guardian. Contact your nearest family court as outlined in ② for more information.