

The National Health Insurance Scheme



National Health Insurance (Kokumin Kenko Hoken, abbreviated to 'Kokuho') is a system under which insurance payments are made on a regular basis, in return for which the costs of medical expenses are reduced. Non-Japanese residents of Japan have a duty to join the scheme, if the length of their stay in Japan exceeds three months. (This does not apply if you have come to Japan for medical treatment, or as a tourist.)

After applying to join the scheme, a **Health Insurance Certificate** is issued for each person who has joined. When you leave Japan to return to your home country, you need to return this certificate.

What is covered by Health Insurance payments?

1. When you visit or are admitted to hospital because of an illness or an accident, if you show your Health Insurance Certificate, you only have to cover 30% of your medical expenses yourself.
2. If treatment expenses you have to pay yourself are higher than a certain amount, then the amount over the set limit will be refunded.
3. Payments for childbirth and child-raising, and funeral expense payments: these are paid when someone who is enrolled in the National Health Insurance scheme gives birth, or dies. **If you are planning to give birth to your child outside Japan, please ask us in advance about what you should do.**

Procedures you must be sure to complete:

Joining the National Health Insurance Scheme

When?- when you move to Higashihiroshima City. Where?- the City Office.

Irrespective of when you submit the paperwork to join the scheme, you are deemed to have joined on the date when you moved to Higashihiroshima City, and payments are payable from that date*. If you are late submitting the paperwork, you will still be liable to pay insurance payments backdated to when you moved to the city.

* If you change to the National Health Insurance Scheme from a health insurance scheme at your place of work, the date of enrolment in the National Health Insurance Scheme is deemed to be the date on which you withdrew from the health insurance scheme at your workplace. If you change your address (when you move to Higashihiroshima), please submit a Notice of Change of Address to the Post Office. You can also complete these formalities online.



Withdrawing from the National Health Insurance Scheme

When?- when you move out of Higashihiroshima City, or when you return to your home country. Where?- the City Office.

If you move out of Higashihiroshima City, or if you return to your home country, please complete the necessary formalities at the counter in the City Office as early as possible. If you have already paid insurance payments for the month(s) after you move away, or return to your home country, then it may not be possible to return this money. Also, unless you complete the relevant formalities, you will continue to be liable to pay National Health Insurance Scheme payments.

What to take: • Residence card for the person doing the paperwork. • Personal Number Cards ('My Number Card') or Notification Cards of the head of the household and the people changing address or leaving Japan • Health Insurance Certificates for the people changing address or leaving Japan.

Even if you are enrolled in social insurance, you need to complete the formalities for withdrawing from National Health Insurance.



What information is shown on the Eligibility Confirmation Certificate?

The expiry date of the Eligibility Confirmation Certificate

The name of the person who can use the card

The name of the person who is responsible for payments

The expiry date for the Eligibility Confirmation Certificate may sometimes be the day after the end of your period of residence (the day after your visa expires). After you renew your period of residence, please bring your Residence Card to the City Office.

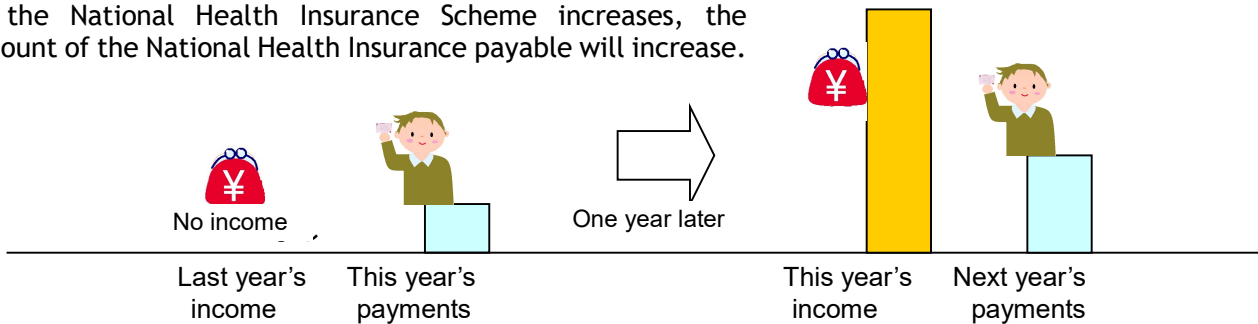
If your status of residence is 'Designated Activities', you will also need your passport with the 'designation document'.

How the amount of payments is decided

The amount for National Health Insurance payments is calculated based on the person's income in Japan for the previous year. For this reason, if your income increases, the amount of your National Health Insurance payments will also increase.

In addition, if the number of people in your household enrolled in the National Health Insurance Scheme increases, the amount of the National Health Insurance payable will increase.

Even if you have no income, even if you are a student, you still have to make payments for National Health Insurance.



Paying National Health Insurance

The head of the household is responsible for paying National Health Insurance payments.

Notice of the amount of the year's payments and a new Health Insurance Certificate (usable from August) will be sent separately each July. Please contact the City Office if you do not receive this notice.

The payment for the year (April to March of the following year) is divided into eight installments, which can be paid directly at the Post Office Bank or other specified banks, or at convenience stores. Payments can also be made by bank transfer.

Since twelve months of payments are paid in eight installments, each installment is for approximately 1.5 months' insurance payment. On the other hand, though, there are four months of the year when no payments are made.

April 2026~March 2027 (12 months)		
Installment	Payment due by	Amount
1	Fri Jul. 31, 2026	
2	Mon Aug. 31, 2026	
3	Wed Sep. 30, 2026	
4	Mon Nov. 2, 2026	
5	Mon Nov. 30, 2026	
6	Fri Dec. 25, 2026	
7	Mon Feb. 1, 2027	
8	Mon Mar. 1, 2027	
Total		

* If you are behind on your health insurance payment, you may be unable to renew your period of stay or to leave and re-enter the country.

National Health Insurance payments should be paid by bank account transfer as a rule.

Please make sure your account is registered. You will need your bank book or your cash card, and your seal (inkan).

Paperwork can be completed at the City Office or at financial institutions in Higashihiroshima City. In some cases, you may be able to complete the formalities with just your cash card.

Please pay your taxes by the payment deadline.

People who do not pay taxes or ignore contact from the authorities will no longer be able to receive hospital treatment with a 30% copayment, and money may be taken from their bank account or their vehicle may become unusable.

Declaring your income for the previous year

When?- in February or May each year.

The National Health Insurance payments are calculated based on the person's income over the previous year. There is a system under which the payments are reduced if the previous year's income is below a certain level, but if income is not declared, then no deductions will be applied. Ensure you make a declaration of the amount of your income, even if you had no income.

A declaration form will be sent each year, in February or May, to those who need to make a declaration of income. Please fill in this form, and return it in the reply envelope provided.

Contact: National Health Insurance and Pension Division, Higashihiroshima City Office
Tel.: 082-420-0933 Fax: 082-422-0334