

# For Foreigners

## Your National Health Insurance Guide



National Health Insurance Section (Funabashi City Hall 1F)

Phone: 047-436-2395

# In Japan, everyone must enroll in public health insurance

In Japan, all residents must be enrolled in a public health insurance system of some kind so that they can receive medical care with peace of mind.

The National Health Insurance system is one of those medical insurance systems, and everyone enrolled contributes money to be used for illnesses or injuries, both for themselves and for other members. It is a system that promotes mutual assistance.



Question: Do foreigners have to enroll as well?

Yes, you do.

Foreign nationals who are permitted to live in Japan for over three months (meaning foreign nationals having a residence visa, not a tourist visa) must enroll in either National Health Insurance (NHI) or in the health insurance system provided through their workplace.

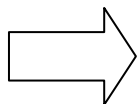
## You receive an insurance card

When you enroll in the NHI system, you receive an insurance card.

Your insurance card is just as important as your residence card, so please be sure to keep it safe and on your person.

### Things you must never do

- × Never lend your insurance card to others, or borrow someone else's card.
- × Never change the details of your insurance card by yourself.



**If you commit these violations, you are punishable by law**

<You cannot use your insurance card in the following cases>

You cannot use your insurance card for cosmetic surgical procedures and orthodontic treatments, or in other instances when you are not ill or injured.

## What are the merits of having an insurance card?

If you present your insurance card at the hospital reception desk when you go to the hospital due to illness or injury, you only need to pay a portion of the medical expenses (usually 30 percent) and can also receive treatment and medicine (the city pays the remaining 70 percent).

<For example, if your medical expenses are ¥5,000>

When you show your insurance card

**¥1,500**

You pay just 30 percent

If you do not show your card...

**¥5,000 +  $\alpha$**

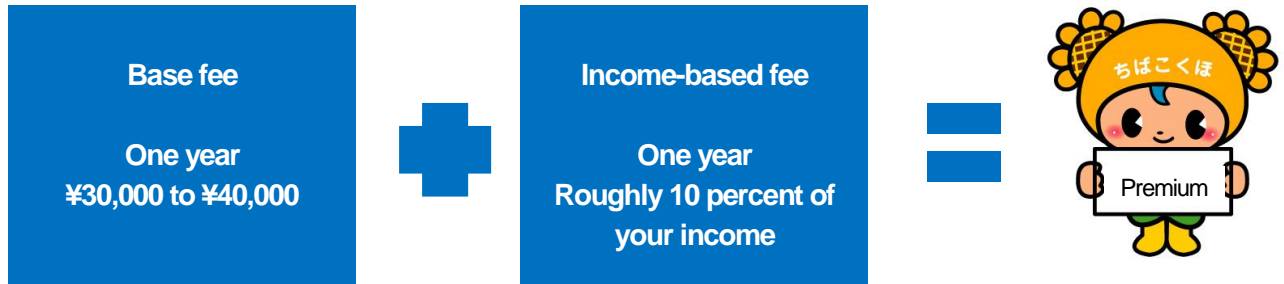
You must pay the whole cost yourself.

# You pay insurance premiums

Everyone enrolled in the NHI system contributes money (in the form of insurance premiums) to cover medical expenses. This pays for your treatment and the treatment of others in cases of illness or injury. As mentioned above, this is a system of mutual assistance.

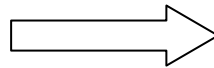
## How your insurance premiums are calculated

Your insurance premiums are the sum of a base fee and fees based on your income (salary) in Japan.



How much are my insurance premiums?

One year since residing in  
Japan



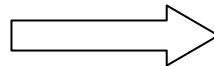
Roughly ¥10,000 for one  
year

During the first year you stay in Japan, you only pay the base fee, since you had no income in Japan in the previous year.

If your income in Japan is low, you can complete procedures at City Hall to have the base fee reduced by 70 percent, so your insurance premiums for the first year will be very low (see p. 4).

From the second year in  
Japan onward

Example: If you received ¥120,000 a  
month at a part-time job



Roughly ¥80,000 for  
one year

If your income (salary) in Japan increases, you will need to pay an income-based fee from the second year onward. For this reason, the insurance premiums for many people increase during their second year in Japan.

For example, if you received ¥120,000 a month at a part-time job, your insurance premium will cost roughly ¥80,000 for one year.

# How do I pay my insurance premiums?

After you complete the enrollment procedures, Funabashi City will mail an invoice/payment notice to your residence. When the invoice/payment notice arrives, you can make payments at a bank, convenience store, etc. You must pay by the due date on your invoice/payment notice.

Note: From the following year, every June 15 you will be mailed a year's worth of invoices/payment notices.

You can choose to pay your insurance premiums in a yearly lump sum or in monthly payments (ten installments between June and March).

## Lump sum

Since I might forget if I'm paying each month, I'll use the lump-sum payment notice!



Or

Paying all at once is difficult, so I want to make payments every month. I'll put it on my calendar so I won't forget.



## August portion

## July portion

## June portion

★As a rule, the due date for each payment is at the end of the month (if the last day falls on the weekend or a public holiday, then the following business day). Only December has a due date on the 25<sup>th</sup>, so please be sure to put it on your calendar.

★The places you can pay your premiums include banks, convenience stores, and the National Health Insurance Section (Funabashi City Hall 1F or the Funabashi Face Building, 5F, service window 6).

★If you miss your payment due date, you can no longer pay at convenience stores, so please make sure to pay on time.

# How to read the payment notice

Due date: please pay by this day.

Code number: please state this number when making inquiries.

Amount you must pay.

In this month, make payments with this payment notice.

千葉県船橋市納付書送付通知書		千葉県船橋市納付書兼領収証書	
年度 国民健康保険料		年度 国民健康保険料	
6月分 船橋 太郎 様		6月分 船橋 太郎 様	
納期限 ●●年6月30日		納期限	
①業務 ②年度 ③期月 ④口座 ⑤納付書番号	⑥保険料額	⑦期月	⑧納付額
30 06 1	円 2		
⑨延滞金額	⑩課年	⑪区	⑫収納 会計納付額
円 0			円 12,000
(ご注意)金額を訂正した場合、納付できません。		記号番号 1234567	
領収日付印		領収日付印	
バーコードの読み取りができない場合にはコンビニエンスストアでの取り扱いができません。		領収日付印	
取り次ぎ店 (〒330-9704) 伊勢田銀行 東京貯金事務センター		収納代行会社 三豊UFJニクス株式会社	
取り次ぎ金融機関 千葉銀行船橋支店		収納代行会社 三豊UFJニクス株式会社	
(市役所・CVS本部保管)		(金融機関・CVS店舗保管)	
		(納付義務者保管)	



From the second year onward, if you forget to pay your NHI premiums, you will have to pay what is due in a lump sum later. Making a lump-sum payment may prove difficult, so please don't forget to pay your NHI premiums every month.

# Make proper income (salary) declarations

Your insurance premiums are decided partly on the basis of your previous year's income (salary), so it is necessary to declare your income.



Do I have to make an income declaration every year?

The company you work for reports your income (salary) to City Hall, so there is no need to make a declaration on your own.



When is it necessary to make an income declaration?

<When making a declaration is necessary>

- ① It is necessary to make a declaration for the first year that you came to Japan.  
Note: When you received your first insurance card, you went through necessary procedures that included declaring that you had no income (salary) for the previous year. If that was not the case, please complete the procedures. You may also be able to get your insurance premiums reduced (see p. 2).
- ② If your company does not declare your income (salary) to City Hall and your income (salary) cannot be verified, you will need to make an income declaration on your own.



Where do I make my income declaration?

You were living in Funabashi City on January 1

Yes

**Declare to the Civil Tax Section using Declaration Form**  
<Declare at the Civil Tax Section (Funabashi City Hall 2F)>

No

You were living in another Japanese municipality on January 1

Yes

**Declare at the municipality where you were living on January 1**  
Afterward, Funabashi City will ask the municipality where you were living on January 1 about your income, so after you have finished making your declaration please contact the National Health Insurance Section (Funabashi City Hall 1F) to inform them of this.

No

## Use an income declaration (inquiry) form for insurance premium

<Declare at the National Health Insurance Section (Funabashi City Hall 1F)>

Note: If you wish to make your declaration by post, we will mail you a declaration form; please call us (047-436-2395)

年度国民健康保険料所得申告(調査)書						
[ ● 年1月~12月の所得状況 ]						
			平成	年	月	日
			船橋市長 まで			
記号番号		1234567	宛名番号			
届出日		年 1 月 0 日				
① 現住所	船橋市	湊町2-10-25	③ 氏名	HOANN TAI 印	⑤ 電話番号	
② 1月1日の住所	海外(ベトナム)		④ 生年月日	明・大・昭・平 1998年4月1日	080-0000-0000	
⑥ 給与収入	年間総収入	0 円	*税込の総収入です			
	年金収入		*遺族・障害・老齢福祉年金は除く			
収入の無かつ						

<How to fill in the form>

- 1 Your address in Funabashi City
- 2 If you were living abroad on January 1, 20●●, fill in "abroad (country name)" (Ex.) "abroad (Vietnam)"
- 3 Name (as written on your residence card)
- 4 Date of birth (Ex.) April 1, 1998
- 5 Phone number Note: If you own a mobile phone, enter that number
- 6 If you have no income in Japan from January to December of 20●●, enter "0"

People moving to Japan from abroad must submit an income declaration (inquiry) form when completing move-in procedures. Please don't forget to complete this procedure.



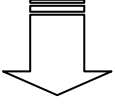
# Please consult us right away if you cannot pay on time

## If you do not pay your insurance premiums...

You will incur overdue charges, adding to the amount of money you have to pay.

1

We will visit your home to prompt you for payment.

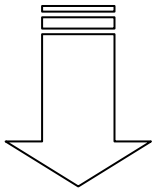


We will call your mobile phone and give you payment guidance.

2

Your insurance card's period of validity will be shortened.

Note: Your NHI card is usually renewed automatically every year. If you don't pay your insurance premiums, however, you must go to the National Health Insurance Section (Funabashi City Hall 1F) every four months to renew it. If you don't renew it, you will not be able to use your insurance card at medical facilities.



3

Your bank account will be frozen, and you will be unable to use it.  
In addition, your salary will be seized.

## We will speak with you in your native language



A videophone translator is available who speaks in your native language.

### <Languages and when videophone translators are available>

English, Chinese, Korean, Spanish, Russian, Thai	9 a.m. to 5 p.m.
Vietnamese, Tagalog, French	10 a.m. to 5 p.m.
Nepali, Hindi	11 a.m. to 5 p.m.

### < Contact >

National Health Insurance Section (Funabashi City Hall 1F)

☎Phone: 047-436-2395 9 a.m. to 5 p.m. (not including weekends and holidays)

Note: Operator speaks only in Japanese

# Make payments via convenient bank transfer!

From the second year onward, if you forget to pay your NHI premiums, you will have to pay off the balance you owe in a lump sum later.

Paying all at once may prove difficult, so please remember to pay your NHI premiums every month. We also advise you to pay your premiums from a bank account.

You can apply for bank transfers by following either ① or ② below.

## 1 Apply with a bank cash card

Even if you do not have a registered seal (such as those people in Japan typically use to set up a bank account), you can use your bank cash card (biometric IC cash cards are not accepted) to set up automatic bank transfers to pay your NHI premiums. Please come to the National Health Insurance Section (on the first floor of Funabashi City Hall, or service window 6 on the fifth floor of the Funabashi Face Building) with your cash card and NHI card for procedures.

<Banks you can use>

Chiba Bank, Mizuho Bank, MUFG Bank, Sumitomo Mitsui Banking Corporation, Resona Bank, Chiba Kogyo Bank, Keiyo Bank, Japan Post Bank, Chiba Shinkin Bank, Tokyo Bay Shinkin Bank

Note: The list of approved banks is subject to change.

If you go to City Hall with your bank cash card, you can complete the procedure to set up bank transfers procedures.



## 2 Apply with bank transfer documents (in writing)

Prepare the three items below and complete procedures at designated Funabashi City banks (including Japan Post Bank).

- 1) National Health Insurance card
- 2) Bank book
- 3) Seal that was used when setting up your bank account

# Procedures are necessary under these circumstances

◆If your address changes, you need to notify the City Hall of your new address.

When moving from Funabashi City to somewhere abroad (will no longer reside in Japan)

⇒ Please return your insurance card to Funabashi City.

When moving from Funabashi City to another municipality of Japan

⇒ Every municipality issues its own NHI card. Please return your insurance card to Funabashi City and receive a new one at your new municipality.

When moving to another address within Funabashi City

⇒ Please turn in your old insurance card and receive a new one showing your new address.

◆If you enroll in health insurance at your workplace

If you enroll in insurance at your workplace, you will be unable to use your NHI card.

Complete procedures to withdraw from National Health Insurance at the National Health Insurance Section (Funabashi City Hall 1F) and please return your NHI card.

If you do not complete the proper withdrawal procedures, you will continue to be charged insurance premiums, so please make sure to do this.

◆If you exceed your duration of stay

You cannot enroll in the National Health Insurance system unless you are a registered resident of a municipality in Japan.

If you forget to renew your visa and stay beyond its period of validity, your resident registration in Funabashi City will become void, and you will not be able to use your insurance card.

Please don't forget to complete procedures.



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