National Health Insurance in Fukuyama City



Fukuyama City

What is National Health Insurance?

In Japan, everyone is required to enroll in medical insurance.

One type of medical insurance is National Health Insurance (Kokuho), in which the following people living in Fukuyama City must all be enrolled:

○ Individuals not enrolled in company health insurance or similar plans

○ Individuals who are not enrolled in the medical insurance system for the elderly aged 75 or over

○ Individuals who are not on welfare

○ Foreign nationals who are permitted to stay in Japan for more than three months

*However, those whose status of residence is "Designated Activities" and whose activities are listed below cannot enroll.

- Individuals holding a residence status for the purpose of receiving medical treatment or accompanying someone receiving medical treatment.
- Individuals engaged in tourism, recreation, or similar activities, and their accompanying spouses

When you enroll in National Health Insurance, you will be required to pay National Health Insurance tax (insurance tax), but when you visit a medical institution, you will only have to pay a portion of the amount due at the counter.

National Health Insurance is a mutual aid system in which all insured people contribute money. National Health Insurance is there to protect your health when you need it most.

"Notification of Eligibility Information" and "Certificate of Eligibility"

When you enroll in National Health Insurance, one of the following will be issued depending on whether you have a “My Number” Health Insurance Card or not. Please take good care of the issued items.

Please note that the “My Number” Health Insurance Card refers to a My Number Card which has been registered for use as a health insurance card.

- My Number Health Insurance Card holders: Notification of Eligibility Information
- Individuals without a My Number Health Insurance Card: Certificate of Eligibility

You must never lend or borrow the Certificate of Eligibility or other documents or change their contents.

Visits to Medical Institutions

When visiting a hospital or similar facility, please check in using the following method.

- My Number Health Insurance Card holders: Place the My Number Insurance Card on the card reader.
  * When visiting a hospital or similar facility within about one week of enrolling in National Health Insurance, please present your My Number Health Insurance Card and the Notification of Eligibility Information at the hospital's reception desk.
- Individuals without a My Number Health Insurance Card: Submit the Certificate of Eligibility at the counter at the hospital.

Benefits and services available under National Health Insurance

With National Health Insurance, when you become sick or injured and visit a hospital or clinic, you can receive treatment by paying only a portion of the medical expenses after presenting your My Number Health Insurance Card or Certificate of Eligibility at the reception desk.

Co-payment rate

Eligible insured persons		Burden ratio
Individuals not yet enrolled in compulsory education		20%
Those who have entered compulsory education and are under 70 years old.		30%
Persons aged 70 or older but under 75 years old (Elderly recipients) *	Working-level income earners	30%
	General	20%
	Low-income person	20%

*For details regarding the income classification for elderly recipients, please contact the National Health Insurance and Pension Division.

(Example) When medical expenses cost 5,000 yen (in the case of 30% copayment)

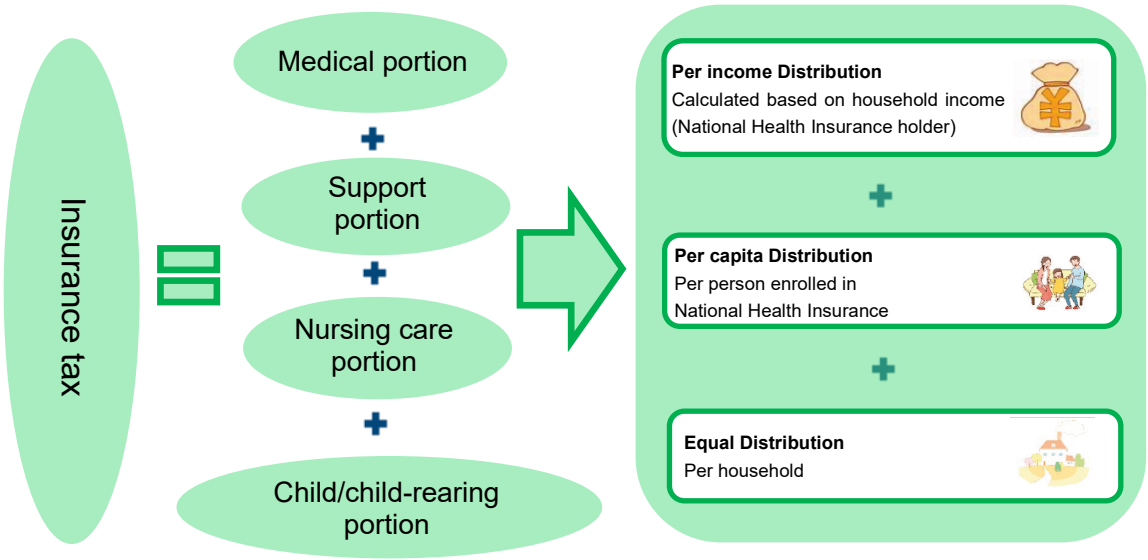
City contribution: 3,500 yen | Your payment: 1,500 yen

- Fees for meals when hospitalized
  The insured person pays the standard copayment portion of the cost per meal.
- Medical expenses reimbursement
  If you have to pay the full amount of medical expenses because you do not have your My Number Health Insurance Card or Certificate of Eligibility, or due to a sudden illness or while traveling, the amount excluding the co-payment may be reimbursed.
- Reimbursement of high-cost medical expenses
  If your monthly co-payment exceeds the self-pay limit, the overpayment will be reimbursed.
- Payment of lump-sum allowance for childbirth and childcare
  This is reimbursed when the insured person gives birth.
- Funeral expense reimbursement
  When the insured person passes away, reimbursement is made to the person who held the funeral.
- Reimbursement of transportation expenses
  Reimbursement is made when hospitalization or transfer of a seriously ill patient is approved by a physician and recognized by National Health Insurance.

Insurance Tax

The insurance tax is an important financial resource for the payment of medical expenses, etc., for those who are enrolled in National Health Insurance. It is determined based on the previous year's income for each fiscal year and household. The obligation to pay the health insurance tax lies with the head of the household listed on the residence certificate.

Insurance taxes are divided into a "medical portion," "support portion," "nursing care portion," and "child/child-rearing portion" depending on the purpose for which they are used, and are calculated based on the total of "per income distribution," "per capita distribution," and "equal distribution," respectively. The "medical portion" and the "support portion" are applicable to everyone, but the "nursing care portion" is applicable only to those who are 40 years old or older and under 65 years old, and the "child/child-rearing portion" is applicable only to those 18 years old and over.



The insurance tax is assessed starting from the month you become eligible for National Health Insurance, such as when you move into Fukuyama City or lose eligibility for social insurance, not from the month you complete enrollment procedures. In addition, if you stop paying into National Health Insurance in the middle of the fiscal year because you enrolled in the health insurance of your employer, etc., you will be taxed on a monthly basis until the month before you stopped paying into National Health Insurance.

The full amount of insurance tax paid is eligible for deduction as social insurance premiums when filing income tax and municipal/prefectural resident tax returns

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Declaration of Income

Insurance tax is calculated based on the previous year's income. Therefore, you need to declare how much income you had in the previous year.

In the first year you reside in Japan, you need to make a declaration yourself. To the extent possible, please declare at the time of the enrollment procedures for National Health Insurance. If you have not filed an income declaration, an income declaration form will be sent by mail to your registered address or the specified delivery address. If you have received an income declaration form, please make sure to file it.

If you work for a company and received a salary in the previous year, you do not have to file an income declaration yourself because the company will file a declaration with Fukuyama City Hall. However, even if you work for a company, if the company fails to declare your income with Fukuyama City Hall, you will need to declare it yourself.

If you do not file an income declaration because you did not have income from the previous year or do not know your previous year's income, you will be at a disadvantage, such as not being able to receive insurance tax relief. Please make sure to make a declaration.

Insurance tax after the second year of enrollment in National Health Insurance

In the first year you reside in Japan, you will pay the lowest insurance tax by filing a tax return because you have no income in Japan in the previous year.

However, if you work for a company and your income in Japan increases, the insurance tax will be higher because it will be calculated depending on your income from the second year.



Insurance tax payment method

When you are enrolled in National Health Insurance, a tax notice (payment slip) will be sent to the head of household where you live.

When you have received the payment slip, please make the payment by the specified date.

*From the next fiscal year onwards, a tax notice (payment slip) for one entire year will be sent in mid-July each year.

Insurance tax is to be paid in eight installments from July through February of the following year.



The payment methods are shown in (1) and (2) below.

(1) Make payment with the payment slip sent from Fukuyama City

(1) Make payment in cash

The payment date is provided on the payment slip.
Please make payment at a bank, post office, convenience store or Fukuyama City Hall by that day.

(2) Make payment with your smartphone

You can make payment if you have a smartphone payment app on your smartphone. You will need the barcode on the payment slip sent to you.

< Available Apps >

PayPay　PayB　au PAY　FamiPay

(2) Direct debit (automatic payment from a bank or post office account)

You need to apply for account transfer payment. Applicants must bring their cash card and identification (My Number Card, Residence Card, etc.) to Fukuyama City Hall to complete the procedures.

< Banks that can be registered with cash cards >

Hiroshima Bank, Chugoku Bank, Momiji Bank, Japan Post Bank,
Fukuyama City Agricultural Cooperative Association, Mizuho Bank, MUFG Bank,
Shimanami Shinkin Bank, Yamaguchi Bank, Iyo Bank, Ehime Bank, Hiroshima Shinkin Bank,
Chugoku Labour Bank

What happens if you fail to pay your insurance tax?

If payment by the specified date is difficult, installment payments may be arranged upon application by the head of the household. Consult with us, and do not leave the insurance tax unpaid.

The following will occur if you neither make payment nor contact us.

- You will receive a demand notice. Please make payment by the date specified in the demand notice.
- The amount you will have to pay will increase (late fees will be incurred).
- We will send a final demand letter, visit your residence or make a phone call to inform you about the payment.
- You will have to pay all expenses at a hospital, clinic or pharmacy by yourself.
- Fukuyama City will deduct money from your salary and in the bank and use it to pay the insurance tax.

Reduction or exemption of insurance tax

If special circumstances exist, you may be able to use the insurance tax reduction or exemption system. Please consult the National Health Insurance and Pension Division for details.

- Health Insurance Tax Reduction Program
  Individuals who are pregnant at least 85 days (4 months) or more and are expecting to give birth or have given birth, or individuals who have become unemployed due to involuntary reasons such as bankruptcy, dismissal, or termination of employment, may be eligible for a reduction in insurance tax upon filing a tax return.

- Insurance Tax Exemption System
  A system is in place to reduce or exempt the National Health Insurance tax for insured persons who suffer damage due to a disaster, who experience business suspension or closure, or who require long-term hospitalization. (There are certain requirements, such as the total household income.)

When you are enrolled in health insurance through a company, etc.

If you are enrolled in health insurance through a company, you need to complete procedures to cancel National Health Insurance.

Please prepare the following items and complete the procedures at the National Health Insurance and Pension Division or any branch office, sub-office, or sub-division.

< What you need >

- Information confirming the company's health insurance information (name of insured person, date of qualification, insured person code number, insurer)
  For example, "Certificate of Eligibility" or "Notification of Eligibility Information"
- National Health Insurance Certificate of Eligibility (only for those who have been issued one)
  (Please dispose of the Notification of Eligibility Information yourself.)
- Identification documents for individuals visiting the counter (personal representatives for handling the procedures also accepted)

When moving out of Fukuyama or leaving Japan

When you move out of Fukuyama or leave Japan, you must return your Certificate of Eligibility and settle your insurance tax.

The required tax amount will be recalculated and you will be issued a payment slip. Make payment by the due date.

- If you have made an overpayment of the insurance tax, please submit a reimbursement request form. We will reimburse the overpaid amount to the specified account.
- If the tax amount has not yet been determined, such as when you move out of Fukuyama or leave Japan in May or June, we will not be able to issue you a payment slip. A tax payment notice (payment slip) will be sent to you, so please submit a notification of an alternate delivery address. The notice will be sent to the specified location (the person in Japan who will manage your tax affairs).

Contact

National Health Insurance and Pension Division	About eligibility and income declaration 084-928-1055 About benefits 084-928-1054 About payments 084-928-1157		
Matsunaga Citizens Service Division	930-0402	Hokubu Citizens Service Division	976-8802
Tobu Citizens Service Division	940-2576	Kannabe Citizens Service Division	962-5011
Numakuma Branch	980-7703	Shinichi Branch	0847-52-5514
Tomo Branch	982-2660	Utsumi Branch	986-3111
Ashida Branch	958-2511	Kamo Branch	972-3111
Uchiura Sub-office	986-3912	Yamano Sub-office	974-2001
Minomi Sub-division	956-1011	Kumano Sub-division	959-1236