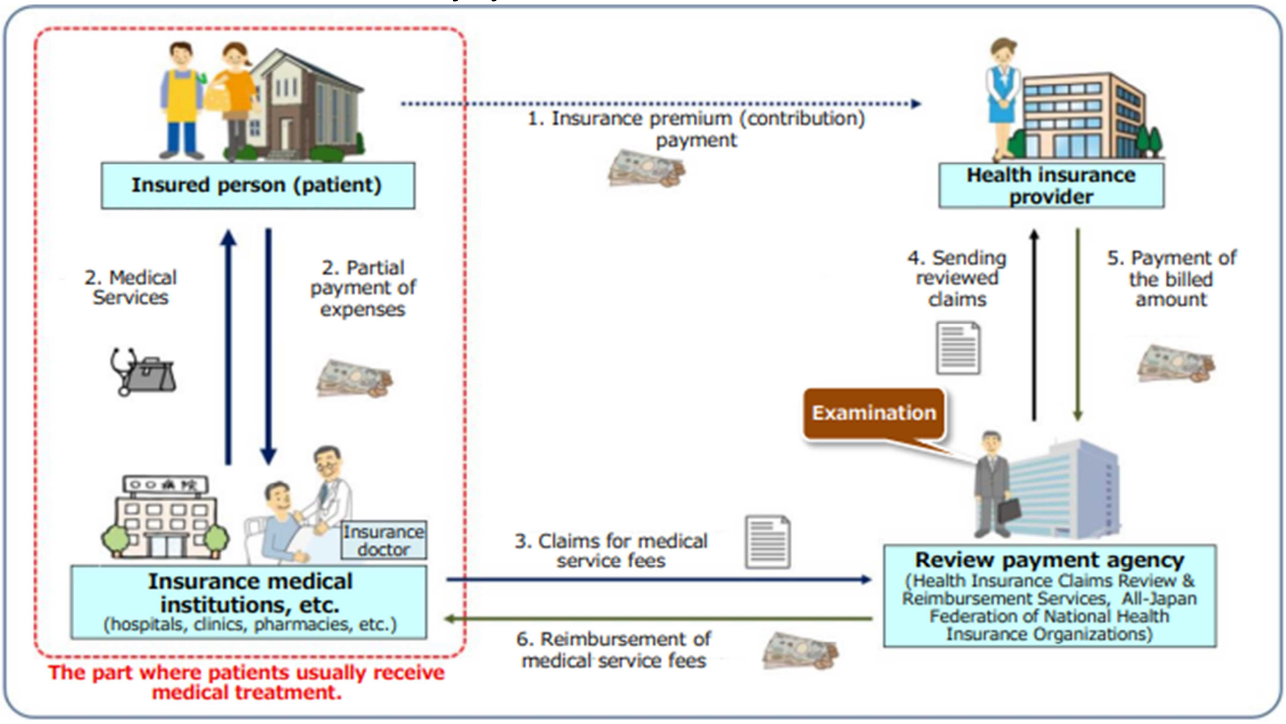
Overview of the National Health Insurance System

①	**The National Health Insurance System enables everyone to receive medical treatment.**

・All residents of Japan must be enrolled in a health insurance system. Japan's health insurance system is largely divided into health insurance from one's company and the National Health Insurance System.

・The National Health Insurance System is a system of mutual assistance for reducing medical costs by a policy of regular payments in order to receive care in the case of sickness or injury.



※Reference : https://www.mhlw.go.jp/stf/newpage_51604.html

"Ministry of Health, Labour and Welfare: My Number Card as your Health Insurance Certificate (Information for Foreign Residents)"

(Explanation of the Illustration Above)

① The insured person (patient) pays the insurance premium (tax) to the health insurance provider (city or town office).

② Insurance medical institution (hospitals, clinics, etc.) provides medical services (medical treatment benefits) to insured person (patient).

②' The insured person (patient) pays a portion of the medical services provided by the insurance medical institution.

③ The insurance medical institution submits a claim for medical fees to the review payment agency (such as the All-Japan Federation of National Health Insurance Organizations).

④ The review payment agency sends the reviewed claims to the health insurance provider.

⑤ The health insurance provider pays the billed amount to the review and payment agency.

⑥ The review payment agency makes payments to the insurance medical institutions, etc.

②	**Please enroll at your local municipal National Health Insurance Division.**

(1) Enrollment into the National Health Insurance System (within 14 days)

・After creating a Resident Record (juminhyo), those with a resident visa status of more than three months and who are not enrolled in another health insurance system are required to join the National Health Insurance System.(2012.7.9~)
・Those who have been in Japan for less than three months but have a proof of guarantee of employment for over three months, or those with a school registration certificate are eligible for enrollment. (2012.7.9~)
・In the case of withdrawal from one's employer's health insurance plan, it is necessary to enroll in the National Health Insurance System.
・Even if you have registered to use your My Number Card as health insurance card, you will still need to complete the enrolment procedure. (Please refer to 3 for more details)

(2) Withdrawal from the National Health Insurance System (within 14 days)

・In the case of returning to one's home country, transfer to another municipality, enrollment into one's employer's health insurance plan, or if one becomes a welfare recipient, notification of withdrawal must be made to the division in charge of National Health Insurance, and one's National Health Insurance certificate must be returned.

③	**"My Number Health Insurance Card" or "Health Insurance Eligibility Certificate" is needed when receiving medical treatment covered by insurance.**

(1) What is a My Number Health Insurance card?

・If you have obtained a My Number card, you can use it as a "My Number Health Insurance card" after registering it for use as an insurance card.
・An "Eligibility Information Notice" will be issued to My Number Health Insurance card holders upon enrolment, or when their contribution rate changes in order to easily understand their insured status, etc.

(2) What is a Health Insurance Eligibility certificate?

・Those who have not obtained a My Number Card, or those who have obtained a My Number Card but have not registered it for use as an insurance card, will be issued an "Health Insurance Eligibility certificate."

(3) If you lose your My Number Health Insurance card or Health Insurance Eligibility certificate

・If you lose your My Number Health Insurance card or Health Insurance Eligibility certificate, you must apply for a new one. Please be sure to contact the National Health Insurance department of your city or town.

My Number Toll-Free Call Center

TEL 0120-95-0178

For more information, please refer to the QR code below or the URL below.
https://www.mhlw.go.jp/stf/newpage_08277.html

④	**After joining the National Health Insurance System, the following benefits are available.**

(1) Medical Care

After presenting the "My Number Health Insurance Card" or "Health Insurance Eligibility Certificate" at the medical institution reception area, one shall bear only 30% of the treatment cost.

⇒Details at Table A1

・Treatment of sickness or injury
・Medicine and injections necessary for treatment
・Hospitalization costs

(2) High Cost Medical Care

In the case that medical expenses become expensive, depending on income, if personal treatment costs exceed a certain amount, part of the treatment fees shall be returned.

⇒Details at Table A2

(3) Lump-Sum Birth Allowance

A lump-sum birth allowance shall be given at after delivery of a child.

⇒Details at Table A3

(4) Funeral Expenses

In the case of death, funeral expenses shall be paid.

⇒Details at Table A4

⑤	**Payment of health premiums (tax) is required after joining the National Health Insurance System.**

・In order to receive benefits of the National Health Insurance System, insurance premiums (tax) must be paid. If one does not pay the fees either because of forgetfulness or because payment is bothersome, in addition to the financial resources of the Health Insurance System becoming endangered, one will not be able to use the insurance.

・Insurance premiums (tax) are a vital resource for the protection of everyone's health, so please pay the fees before the designated date.

◎Please note that if you have not paid your insurance premiums (taxes) for more than a year without any special circumstances, you may be required to pay the full amount of medical expenses at the counter of the insured medical institution.

Calculation of Insurance Premiums (Tax)

Medical insurance, support for the elderly (over age 75), and nursing insurance premiums (tax) will be calculated together based on taxable capacity and benefits as follows.

⇒Details at Table B1

① Ability to Pay (Changes based on taxable capacity)

・Income Rate: Amount is calculated according to each household's income from the previous year

・Asset Amount Rate: Amount is calculated according to each household's assets

② Benefits (Low-income bracket eligible for reducing measures)

⇒Details at Table B2

・Insured Individual Rate: Amount per person is calculated according to the number of those insured without regard to age or income

・Household Rate: Amount per household is calculated equally

Note: Calculation methods of insurance premiums (tax) may vary by municipality. For more information, please refer to the department in charge of the National Health Insurance System.

⑥	**National Health Insurance also covers traffic accidents.**

・In the case of injury by a traffic accident or by a third party, treatment is covered by National Health Insurance.
・The National Health Insurance will bill the perpetrator (third party) on behalf of the victim for the expenses covered by the National Health Insurance.
・In the case National Health Insurance is used after a traffic accident, please submit a police report.

⑦	**Those over age 40 should undergo a specific health check-up once a year.**

・To extend healthy life expectancy and reduce increasing healthcare costs, specific health check-ups were implemented in 2008 to prevent lifestyle-related diseases such as cancer, heart disease, and stroke.
・Payment burden for these specific health check-ups fall into the B3 category.
・If the results of the check-up require lifestyle improvement changes, patients will be eligible for specific health guidance.

⑧	**Medical Treatment System for Senior Citizens**

・People aged 75 and above are to be enrolled in the Medical Care System for the Advanced Elderly (koki-koureisha iryo seido).
・The percentage to be shouldered of those enrolled in the Medical Care System for the Advanced Elderly is determined based on income, etc.

⑨	**This pamphlet gives a brief overview of the National Health Insurance System. For more information, please visit the department in charge of National Health Insurance at your local government office.**

【Contact Information】

Municipality	
Division in Charge of National Health Insurance System	
Telephone Number	

Overview of the National Health Insurance Benefits and Premiums Reference Chart

(As of 2025.10.1)

A Benefits

A1 Individual Payment Rate

Bracket	Rate	
Under age 6	20%	
Ages 6-69	30%	
Ages 70-74	30%	Active Income Earners※
	20%	Those who do not fall under one of the categories above

A2 High-Cost Medical Care Copayment Ratio (Per Month)

① Ages 69 and Below

Bracket		Total for Household Enrolled in the National Health Insurance System
High-Income	Those with a gross income exceeding 9,010,000 JPY after basic deductions	252,600 JPY ＋ (Medical Expenses－842,000 JPY) × 1%
	Those with a gross income between 6,000,001 JPY and 9,010,000 JPY after basic deductions	167,400 JPY ＋ (Medical Expenses－558,000 JPY) × 1%
General	Those with a gross income between 2,100,001 JPY and 6,000,000 JPY after basic deductions	80,100 JPY ＋ (Medical Expenses－267,000 JPY) × 1%
	Those with a gross income of 2,100,000 JPY or below after basic deductions	57,600 JPY
Low-Income	Those exempt from residence tax	35,400 JPY

② Ages 70-under 75

<table>
<tr><th colspan="2">Bracket</th><th>Individual
(Outpatient Only)</th><th>Household
(Including Hospitalization)</th></tr>
<tr><td rowspan="3">Active Income Earners</td><td>taxable income exceeding 6,900,000 JPY</td><td colspan="2">252,600 JPY
＋(Medical Expenses－842,000 JPY)×1%</td></tr>
<tr><td>taxable income exceeding 3,800,000 JPY</td><td colspan="2">167,400 JPY
＋(Medical Expenses－558,000 JPY)×1%</td></tr>
<tr><td>taxable income exceeding 1,450,000 JPY</td><td colspan="2">80,100 JPY
＋（Medical Expenses－267,000 JPY）×1%</td></tr>
<tr><td>General</td><td>taxable income below 1,450,000 JPY</td><td>18,000 JPY</td><td>57,600 JPY</td></tr>
<tr><td rowspan="2">Low-Income</td><td>Ⅱ households exempt from municipal residence tax</td><td>8,000 JPY</td><td>24,600 JPY</td></tr>
<tr><td>Ⅰ households exempt from municipal residence tax ※1</td><td>8,000 JPY</td><td>15,000 JPY</td></tr>
</table>

※1 Households exempt from municipal residence tax and whose income does not satisfy prescribed standards

A3 Lump-Sum Birth Allowance

488,000 JPY

(500,000 JPY for deliveries at medical institutions enrolled in the Japan Obstetric Compensation Scheme)

A4 Funeral Allowance

50,000 JPY

A5 If You are Involved in a Traffic Accident, etc.

If you are injured in a traffic accident or other type of accident caused by a third party (perpetrator) and receive treatment under your health insurance (National Health Insurance, Later-Stage Senior Citizen's Health Care, Nursing Care Insurance, etc.), please notify the respective insurer.

B　Premiums

B1　Health Insurance Premiums (Tax) Amounts

	① Ability to Pay Rate		② Benefit Rate	
	Income Rate	Asset Rate	Insured Individual Rate	Household Rate
Health Insurance	%	%	JPY	JPY
Support for Elderly (Age 75+)	%	%	JPY	JPY
Nursing Insurance	%	%	JPY	JPY

※The levy limit is the maximum amount of insurance premiums (tax) that can be paid by a person above a certain income level, even if his or her income increases above that level. The maximum amount of insurance premiums (tax) is the maximum amount of insurance premiums (tax) that a person above a certain income can pay even if his or her income rises to a higher level.

The current upper limit in the prefecture is 1,090,000 JPY (660,000 JPY for medical care, 260,000 JPY for support for the elderly, and 170,000 JPY for nursing care).

B2　Reduction Rate

○ Reduction System for Low-Income Households

Reduction Rate	Reduction Standards
70% Reduction	Gross Income (Head of Household + Insured) ≤ 430,000 JPY※
50% Reduction	Gross Income (Head of Household + Insured) ≤ 430,000 JPY※ + 305,000 JPY x Number of Insured
20% Reduction	Gross Income (Head of Household + Insured) ≤ 430,000 JPY※ + 560,000 JPY x Number of Insured

※ In the case where the number of employed income earners and pension recipients is more than one, 430,000 JPY + 100,000 JPY x (Number of Employed Income Earners and Pension Recipients - 1)

○ Reduction System for Child Before School Age

In the case of a child under age 6 and before start of compulsory education, a 50% reduction will be granted according to the individual rate for preschoolers.

○ For people aged 64 or younger who have left their jobs due to their employer's circumstances (such as dismissal or bankruptcy), their salary income will be reduced by 70% from the month following the day they left their job until the end of the following fiscal year.

○ Reduction system for the period before and after childbirth

Exemption from income and per capita income for the period before and after childbirth (4 months for single births and 6 months for multiple births) of the expected month of childbirth (or the month of childbirth) for those insured during the period before and after childbirth.

B3 Specific Health Check Copayment

JPY