

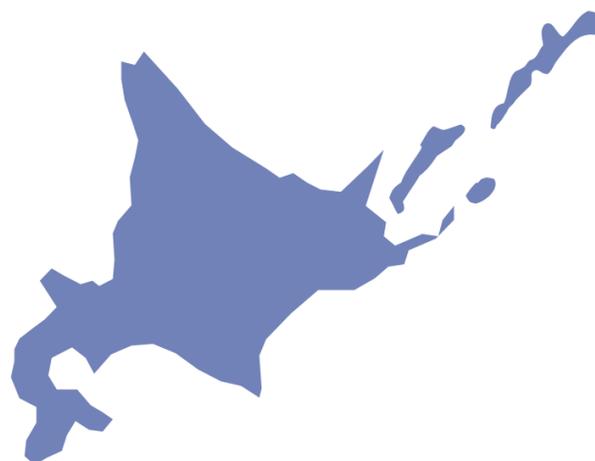
National Health Insurance Handbook

Every person living in Japan is required to enroll in public medical insurance. It is called the “universal health insurance system.” In this scheme, citizens support each other through paying part of medical fees to one another. People of any nationality who have Japanese residence status (resident aliens) are also required to enroll.

There are several types of universal health insurance in this system. For instance, while company employees enroll in “employee health insurance,” everyone else is required to enroll in “National Health Insurance (NHI).” The National Health Insurance system is jointly operated by prefectural and local municipal governments (cities, towns, and villages).

This handbook was created so that foreign nationals living in Hokkaido will have a good understanding of the Japanese NHI system and the necessary steps or procedures.

If you have any inquiries about the NHI, please contact the local municipal government in your area of residence. Please take your passport and residence card with you when visiting the office.



**Welcome to
Hokkaido!**

Upon returning to your home country, please make sure to withdraw from the National Health Insurance at the municipal offices of your residence.

1 National Health Insurance System

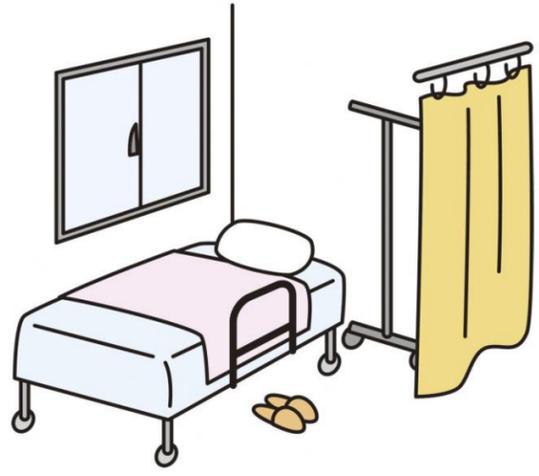
The National Health Insurance is a system in which every insured person pays premiums (premium tax) and cover the medical fees of one another using the same pool of money. It ensures the access to the medical service for every citizen without worry in case of sickness and injuries.



Members of NHI

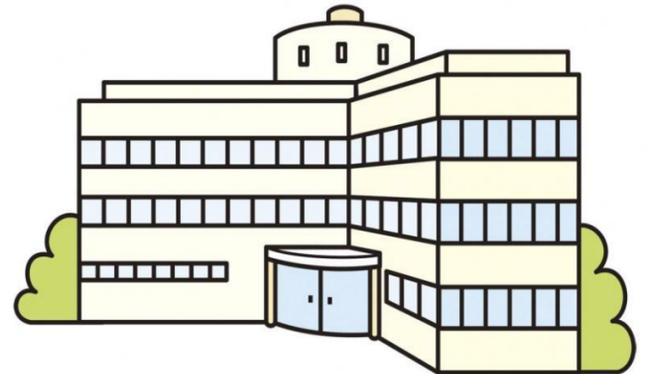
Pay part of the medical fee

Pay premiums (tax)



Hospitals and clinics

Pay the rest of the medical fee



Local municipalities (cities, towns, and villages)

2 NHI Enrollment of Foreign Nationals

Resident aliens who are registered residents of local municipalities in Hokkaido, **except those who meet any of the following conditions**, must enroll in the National Health Insurance Program.

- Those individuals whose visa duration is three months or shorter (Please note that even if your visa duration is three months or shorter, you can still enroll in the NHI if your purpose of stay is one of the following AND you can provide a documentation that your stay will be longer than three months can be enrolled.
 - { “Entertainment” “Technical Intern Training”
 - “Accompanying Family” “Government Business”
 - “Designated Activities”
- Those with a residence status of “Short Stay” or “Diplomat”
- Among those with a residence status of “Designated Activities,” “those who entered Japan to receive medical treatment and those accompanying that person,” or “those in Japan for tourism and/or recreational activities”
- Those who do not have a residence status, including unauthorized residents
- Those enrolled in a workplace health insurance program
- Those living on welfare
- Those who are 75 years old or older (Eligible for the late-term elderly medical insurance system)
- Those individuals from the countries which have signed a Social Security Agreement (including medical insurance) with Japan* and received a Certificate of Social Security Insurance Enrollment (Certificate of Coverage) issued by their governments

(*) the United States, Belgium, France, the Netherlands, Czech Republic, Switzerland, Hungary, and Luxembourg (as of June 2025, in the chronological order of the date of issue)



In the event that it becomes clear your activities do not match with your original residence status, your status as an NHI member may be lost.

3 Required Steps and Procedures

(1) Joining NHI

Steps necessary in NHI enrollment are to be taken by the head of the household. **When you become qualified to enroll in NHI(*),** please file an application at your local city/town/village office **immediately**. You need to do this **within 14 days after becoming qualified**.

- (*) ● The date of entry into Japan ● The date when a child was born in your family
- The date when you moved into a municipality from another
 - The date when you withdrew from another health insurance program
 - The date when you withdrew from the Public Assistance

If You Are Late in Applying for Enrollment,

- 
- The fee for medical care provided before application will have to be paid in full amount unless NHI finds that an unforeseen circumstance prevented you from applying.
 - You will be required to pay premiums (tax) dating back to the date when enrollment status began.

(2) Withdrawing from NHI

When you go back to your country, move to another municipality, or join another health insurance program, such as a workplace health insurance program, you will be required to notify your local city/town/village office of your withdrawal from NHI. Please also return your Health Insurance Eligibility Certificate if you have one.

If You Fail to Notify Your Local Government Office of Your Withdrawal,

- 
- you will be unable to claim your NHI benefit, beginning on the day following the loss of your NHI status. If you inadvertently use the card to receive medical treatment, you will be required to pay back the amount covered by NHI to NHI.
 - NHI will continue to charge you premiums (tax), which you will have to pay.

4 Health Insurance Eligibility Certificate & My Number Health Insurance Card

When you enroll in the NHI program, your NHI card will be issued. NHI card certifies that you are enrolled in the NHI. You will need to show the card when you go to hospitals or medical/dental clinics, so please make sure to keep it in a safe place.

Appropriate Use of the Health Insurance Eligibility Certificate & My Number Health Insurance Card

- Make sure that the information contained on the card is correct. It may become invalid if you correct information by yourself without permission.
- Always show the card at the reception desk when you go to a hospital or a medical/dental clinic.
- Never lend or borrow your cards. You will be punished by law.
- You cannot use the expired certificates/cards.
- If your card is damaged or lost, apply for a new one to be issued.



Treatments Not Covered by Insurance

- Treatments which are not covered by insurance (health checkups, complete medical screening tests, cosmetic surgery, orthodontics, treatment for mild degree of body odor or stains, normal child delivery, etc.)
- Work-related injury (covered by the workers' accident compensation insurance)
- In case where insurance payments are limited (deliberate criminal act, a fight, excessive drunkenness, etc.)



4 Health Insurance Eligibility Certificate & My Number Health Insurance Card

The Expiry Date

After you received your Health Insurance Eligibility Certificate or My Number Health Insurance Card, please make sure that the expiry date of the NHI benefits is written on it. The card will expire one day following the final day of the duration of your visa.

When your visa is renewed, please notify your new duration of stay to your local municipal office.

E.g. 1) Health Insurance Eligibility Certificate (for Those without My Number Health Insurance Card)

北海道	①有効期限	令和8年7月31日
国民健康保険	②交付年月日	
資格確認書	③適用開始年月日	
(Health Insurance Eligibility Certificate)		
記号	××	番号×××××××× (枝番) ××
④氏名	北海	太郎
⑤生年月日	平成12年4月1日	⑧性別 男
⑥世帯主氏名	北海	太郎
⑦住所	北海道札幌市中央区北3条西6丁目	
保険者番号	××××	
交付者名	××市	

① Expiry Date

② Date of Issue (Health Insurance Eligibility Certificate)

③ Date of Application (Date of Status Qualification)

④ Full Name ⑦ Address

⑤ Date of Birth ⑧ Sex

⑥ Name of Household

4 Health Insurance Eligibility Certificate & My Number Health Insurance Card

E.g. 2) Notice of Eligibility Information (for Those who Have My Number Health Insurance Card)

〒××××××××
北海道札幌市中央区北3条西6丁目
北海 太郎 様

令和7年（2025年）8月1日

資格情報のお知らせ

交付者名：A市
保険者番号：××××

①有効期限：令和8年7月31日

あなたの加入する国民健康保健の資格情報を下記のとおりお知らせします。
なお、このお知らせのみでは受診できません。

記号 ××	番号××××××× 枝番××
②氏名	北海 太郎
フリガナ	ホッカイ タロウ
③負担割合	3割（令和7年8月1日）
発効期日	令和7年8月1日
④適用開始年月日	令和7年8月1日
⑤交付年月日	令和7年8月1日

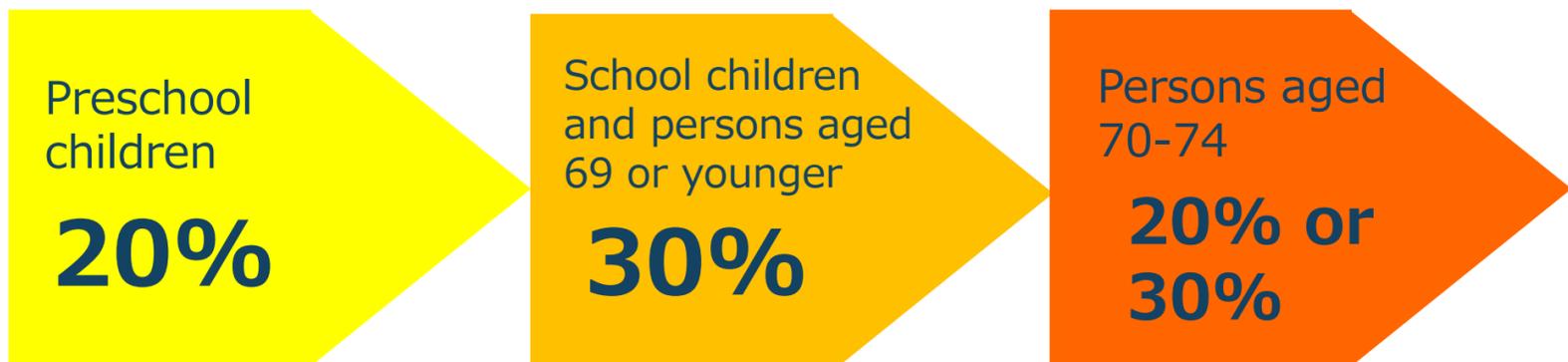
- ① Expiry Date
- ② Full Name
- ③ Contribution Ratio
- ④ Date of Application (Date of Status Qualification)
- ⑤ Date of Issue (Notice of Eligibility Information)

5 Insurance Benefits Covered by NHI

(1) Medical Treatment Benefits

When you get sick or injured, you can receive medical treatment by showing your Health Insurance Eligibility Certificate / My Number Health Insurance Card at the reception desk at hospitals and/or medical/dental clinics and paying a fraction of your medical fees.

The rate of medical fees you are responsible for differs depending on age, etc.



If You Are Involved in a Traffic Accident, etc.

- If you are injured in a traffic accident caused by a third party, your medical fees will have to be covered by the third party in principle.
- If you would like to claim your NHI benefit in such instances, be sure to consult your local municipal offices. You may be required to file a special application.



5 Insurance Benefits Covered by NHI

(2) Medical Expenses

In the following cases (①, ②, ③, ④), the insured must initially pay the full cost to hospitals/clinics. Following your payment, please file an application at the NHI office for reimbursement of a portion of the cost.

If your application is approved by the local municipal office, you will receive at a later date the full cost of medical expenses, excluding the amount of your co-payment.

- ① When you receive medical treatment without presenting your Health Insurance Eligibility Certificate / My Number Health Insurance Card due to an emergency or other similar reasons
- ② When you purchase medical items, such as a corset, on the recommendation of a medical doctor
- ③ When you receive judo therapy, acupuncture, moxibustion, or massage therapy on the recommendation of a medical doctor
- ④ When you receive medical treatment during your stay overseas due to an unexpected illness or injury (Except the travel overseas planned with the intent to receive medical treatment)

Notice on Overseas Medical Expenses

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- Medical treatments which are refundable while overseas are limited to treatments covered by health insurance in Japan.
 - If you travel overseas with the intention of receiving medical treatment, the treatment will not be covered by health insurance.
 - To apply for coverage of treatment received overseas, a designated certificate, completed by a medical doctor from the overseas hospital/clinic where you received the treatment, will be required. It is recommended that you take a blank certificate form with you just in case when you travel overseas. For more information regarding this form, please ask your local municipal government.

5 Insurance Benefits Covered by NHI

(3) High-Cost Medical Expenses Benefits

If the amount of personally borne medical expenses in one month exceeds the designated upper limit, the amount exceeding this limit will be reimbursed to you as “High-Cost Medical Expenses Benefits” upon your request.

Furthermore, if you expect your medical fees to be expensive due to hospitalization or other reasons, you may only be required to pay a portion of predetermined personal expenses by showing either an “Eligibility Certificate for Payment Cap” or an “Eligibility Certificate for Payment Cap and Reduction of Co-Payments.” You may receive and submit these applications beforehand through your local municipal government. If you have your My Number Health Insurance Card, you do not need either of those certificates.

(4) Childbirth Lump-sum Benefits

When NHI members give birth, they can receive childbirth lump-sum benefits upon their request. In case of stillbirth or miscarriage, the same benefits will be applied if the pregnancy lasted for 12 weeks (or 85 days) or more.



5 Insurance Benefits Covered by NHI

(5) Funeral Benefits

When NHI members pass away, funeral benefits are paid upon request. The recipient of the benefits is the party who conducted the funeral.

(6) Transportation Expenses

Transportation expenses are provided for urgent hospitalization and hospital transfers of critically ill persons at the instruction of a medical doctor.

* Transportation fees required for routine hospital visits are not covered by NHI.

Notice



The application period for the items from (2) to (6) is two years from the day following the initial payment of the expense.



6 Be Sure to Pay Your Insurance Premiums (Tax)

If you are enrolled in NHI, you must pay insurance premiums (tax). Insurance premiums (tax) are important financial resources, used to cover the medical costs of all those insured. As such, please be sure to pay these premiums by their respective deadlines.

(1) How Insurance Premiums (tax) Are Calculated

Insurance premiums (tax) are calculated on the basis of age and household for each fiscal year.

① Fiscal year basis

The premium is calculated based on your income in the previous fiscal year. For the correct calculation of insurance premiums (tax), be sure to declare your income by the proper deadline.

② Household basis

The premium is calculated on a household basis. If the household consists of more than one NHI member, premiums for all members will be summed up as a whole.

③ Age basis

Types of premium vary depending on age.

Aged 39 or
under



Aged 40 to 64



Aged 65 and
over

* In addition, nursing-care premiums must be paid

* In addition, nursing-care premiums must be paid separately

6 Be Sure to Pay Insurance Premiums (Tax)

(2) How to Pay the Premiums (Tax)

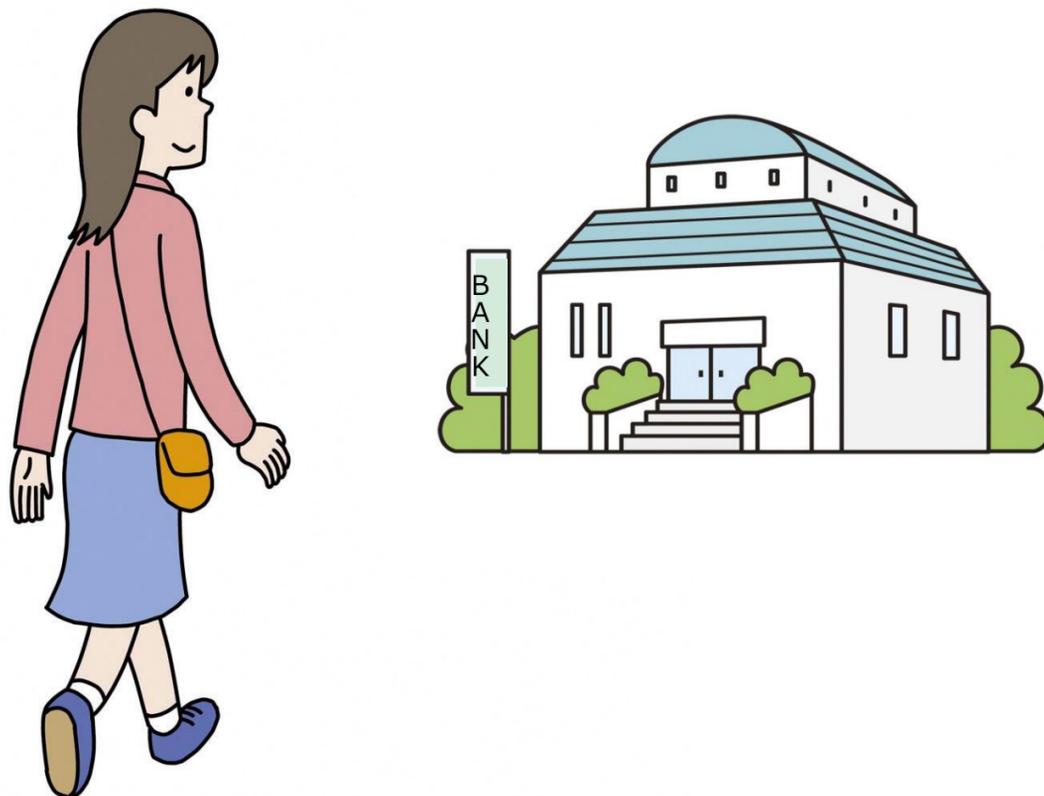
Make sure to pay the premiums (tax) by the proper deadline. Payments for premiums are made primarily through the following means:

① Bank transfer

The premium will be automatically deducted from the designated account every time. It is safe and convenient, and eliminates the worry of missing payment.

② Payment slips

Using payment slips mailed from local municipal governments, you can pay at financial institutions, postal offices, or your local city/town/village office, etc. Depending on where you live, you may also be able to pay at convenience stores as well.



6 Make Sure to Pay Insurance Premiums (Tax)

(3) Adjustment of Premiums (Tax)

When you leave Japan or move to another city, town, or village in Japan, you need to complete certain procedures to withdraw from the NHI (see P4), and complete the adjustment of your premiums at the same time. The amount of the adjustment is calculated based on the duration of your enrollment period.

In Case an Adjustment Occurred after You Left Japan



Additional collection or return of your premiums may occur after you have left Japan. In such a case, you will need someone who lives in Japan to take necessary actions as your proxy. Make sure to also withdraw from the NHS at your local municipal office before you leave Japan.



6 Make Sure to Pay Insurance Premiums (Tax)

(4) If You Failed to Pay the Premiums by Deadline

- **You Will Receive a Reminder**

You will receive written reminders by mail. A late fee may also be charged. Unless we can confirm that you have a reasonable excuse to be exempt from paying tax, such as being hit by natural disasters, you may have to pay the medical fees in full in case the payment is delayed for over one year. (You can apply for reimbursement of the portion covered by the insurance program at a later time.)

- **Your Property May Be Seized**

In order to collect your delinquent payments, your municipal office may investigate your salary, bank accounts, and/or life insurance policy, and may seize your property.



Before Those Measures Are Taken

If you are unable to pay your premiums, please visit your local municipal office to receive consultation as soon as possible.

(5) You May Have a Problem Updating Your Period of Stay in Japan

- **In the Event of Malicious Non-Payment**

Non-payments are regarded as “malicious acts,” which may result in the failure of your visa renewal.

~ For Those with “Persons with Designated Skills” Residence Status ~

For your visa renewal, submission of a document certifying your social insurance enrollment status and/or a proof of payment certificate for the National Health Insurance program may be required.



For your visa renewal, submission of a document certifying your social insurance enrollment status and/or a proof of payment certificate for the National Health Insurance program may be required.

As such, please be sure to prepare and present these documents at the time of your visa renewal.