



--It's all about mutual help and support--

The National Health Insurance

国保

What exactly
is NHI?



The National Health Insurance (NHI) program is intended for every resident of Japan who is not enrolled in an Employee Health Insurance program.

The following persons are eligible to join NHI

- Self-employed persons such as shop owners, etc.
- Persons engaged in the agriculture or fisheries industries
- Part-time workers who are not covered by the Employee Health Insurance program
- Persons who have retired and withdrawn from the Employee Health Insurance program
- Foreign residents who have been issued a Certificate of Registration and who have permission to live in Japan for a period of one year or more



Why do I
need NHI?



The NHI program guarantees medical coverage for everyone enrolled.

The National Health Insurance (NHI) program is designed to ensure that each and every person can have peace of mind about medical care. Under the program, insured parties pay just 10-30% up from at medical institutions. Everyone makes an equitable contribution, and everyone receives the medical care they need in the unexpected event of illness or injury.



When do I enroll?



Within 14 days of becoming ineligible for the Employee Health Insurance or other insurance.

If you submit your application at your local municipal office within 14 days of the termination of employment with a company (or other relevant changes in circumstances), NHI program coverage begins from the time you left the company.

Example: You retired in May, but neglect to submit your application until the end of August.

You are required to pay your insurance premiums back-dated to the end of May, when you became eligible for the NHI program. However, note that you are also responsible for the full cost of any medical costs incurred from the date you left your employment through the date you enrolled in the NHI program.

Date you left employment

Date you applied for the NHI program

May

June

July

August

You must pay all insurance premiums retroactive to May.

You are responsible for all medical expenses incurred during this period.



How can I
be assured
peace of mind?



Be sure to pay your insurance premiums on time

There are cases where the period of validity of the National Health Insurance Certificate may be shortened if you fail to pay your insurance premiums by the specified date, except where you have a valid reason for such a delay. Further, in cases where you fail to pay your premium for a period of one year, you may be temporarily responsible for all medical costs.

If you cannot pay your premium for any reason, it may be reduced or you may be exempted from paying it. You may also be permitted to pay your premium in installments. Please do not allow your premium to go unpaid. If necessary, consult the National Health Insurance Section of your nearest municipal government office without delay.

Remember the 14-day enrollment period!

	Change in Circumstances	Documents to Submit
Applying for NHI program	You move from a different municipality.	The moving certificate issued by your previous municipal government office
	You withdraw from the Employee Health Insurance program.	Document certifying that you have withdrawn from the Employee Health Insurance program
	You cease to be a dependent of a person insured under the Employee Health Insurance program.	Document certifying the reason you are no longer a dependent
	You have a baby.	NHI Certificate, Maternal and Child Health Handbook
	You stop receiving public assistance.	Official notice of termination of public assistance
	You register as a foreign resident and obtain permission to reside in Japan for more than one year.	Certificate of Alien Registration
Canceling your NHI coverage	You move to a different municipality.	NHI Certificate
	You join an Employee Health Insurance program.	NHI Certificate & Certificate of Employee Health Insurance (If the latter has not yet been issued, submit a document certifying that you have joined the Employee Health Insurance program.)
	You become a dependent of a person insured by the Employee Health Insurance program.	
	The person insured under the National Health Insurance program is deceased.	NHI Certificate and Death Certificate
	You start receiving public assistance.	NHI Certificate, official notice of start of public assistance
	Foreign nationals who have lost their eligibility	NHI Certificate, Certificate of Alien Registration
Other changes	You become eligible to enroll in the medical care system for retired persons.	NHI Certificate, Pension Certificate
	You change your address within the same municipality.	NHI Certificate
	Your name, or the name of the head of your household, changes.	
	Your household is divided or joins another.	
	You temporarily leave your place of residence to take work in another location or to go on an extended journey.	
	You move to a different address to pursue your studies.	NHI Certificate, Student Registration Certificate
	Your NHI Certificate is lost or becomes unusable.	Any form of identification (e.g., void NHI Certificate)

For more information, contact:

National Health Insurance Section of your local municipal government office,
or
Medical and National Insurance Division, Health and Welfare Division,
Aichi Prefectural Government

Tel. 052-961-2111 Ext. 3181,3182 Direct line: 052-954-6277