

Public Medical Insurance

Residents of Japan are obliged to enrol in a public medical insurance scheme. There is company health insurance for those who are employed at participating companies and national health insurance for others. The insured person bears up to 30% of the expenses when visiting a doctor or hospital.

1. Social Health Insurance (SHI) (Company Health Insurance)
This insurance is for those who are employed at a participating company. The company is obliged to arrange enrolment and ensure payment of the premium is made.
2. National Health Insurance (NHI)
This insurance is managed by local municipalities.
Those requiring National Health Insurance:
-Those who are not enrolled in an employer-based insurance at their workplace.
-Those whose address is registered in Kutchan.
-Those who have an Resident Registration Card and a valid visa to stay in Japan for at least three months from entry to Japan.
-Those who have a resident card and a valid visa to stay in Japan for less than three months but are approved by reference materials such as an employment contract to stay for more than three months.

National Health Insurance Tax (NHI Tax)

NHI Tax is one of the main sources of revenue for NHI. Please pay your NHI Tax by the due date.

For further information on NHI Tax, please see Tax Information on page 24-26.

Enrolment and Cancellation of National Health Insurance

	When	Necessary documents
Enrolment	Register as a Kutchan Resident	Resident card, passport, personal seal
	Move in Kutchan	Moving-out certificate, passport, personal seal
	Employer-based insurance cancellation	Proof of Social Health Insurance Cancellation, personal seal
	Give a Birth	NHI Card, Maternal and Child Health Handbook, personal seal
Cancellation	Move out Kutchan	NHI Card and personal seal
	Enrol company health insurance	NHI Card/SHI Card, personal seal
	Death: a family member must cancel his/her membership	NHI Card, Death Certificate and personal seal

- * Please make an application within 14 days of the event.
- * If your employer doesn't provide the company health insurance, you must legally enter the NHI.
- * If you don't sign up for the NHI scheme, you cannot recover any medical expenses past or present.

AQ National Health Insurance Section, Welfare and Medical Service Division, Kutchan Town Office (Window #3) ☎ 0136-56-8006

公的医療保険

日本に住んでいる人はすべて、公的医療保険に加入しなくてはなりません。会社や事業所に働いている人が加入する「健康保険」制度と、それに加入できない人を対象とする「国民健康保険」制度があります。保険に加入することで、病気やけがで病院へ行ったとき、年齢に応じて医療費の20%、または30%のみの負担で済みます。

- ①会社や事業所に勤めている人が加入する保険
加入手続き、保険料の支払いは勤務先の会社で行います。
- ②国民健康保険
市町村が運営する保険。
【国保の適用対象者】
・職場の健康保険（社会保険）に加入していない
・町内に住所を有する
・住民登録を行っており、在留期間が3カ月以上の入
・在留期間が3カ月未満でも3カ月以上滞在すると認められる人（参考資料により判断）
- 国民健康保険税
保険税は国保の財源です。必ず納期内に納めましょう。
※保険税について詳しくは25～27ページをご覧ください。

○加入・脱退手続き

	こんなとき	届け出に必要なもの
加入手続き	住民登録したとき	在留カード、パスポート、印鑑
	他の市区町村から転入したとき	転出証明書、パスポート、印鑑
	職場の健康保険などをやめたとき	健康保険をやめた証明書、印鑑
	子どもが生まれたとき	保険証、母子健康手帳、印鑑
脱退手続き	他の市区町村へ転出するとき	保険証、印鑑
	職場の健康保険などへ加入したとき	国保と職場の健康保険、両方の保険証、印鑑
	死亡したとき	保険証、死亡を証明するもの、印鑑

- ※届け出は事由が発生した14日以内に行ってください。
- ※加入の手続きが遅れると、その間の医療費が全額自己負担となります。

☎ 町福祉医療課国保医療係（窓口③） ☎ 0136 - 56 - 8006

Public Medical Insurance

Seeing a Doctor

Showing your health insurance card at the front desk of the hospital allows you to receive medical treatment and pay for a percentage of the doctor's and hospital fee as below.

▶ Percentage of the fee you pay

Preschool children	20%
School children and up to 70 yrs	30%
70 yrs and over	20% (30% for those earning over a certain income)

Paying for Medical Expenses Upfront

In the following cases, you have to pay for the medical expenses upfront. However, you will be reimbursed for the expenses that would normally be covered by the NHI after you apply with the necessary documentations at the Town Office and it is approved.

Examples

- Medical treatments at a hospital which is not covered by NHI due to an accident or unforeseen disaster. Medical consultation examination without your NHI Card due to a sudden illness while travelling.
- Blood transfusion during an operation.
- Costs of medical equipment approved by a doctor such as bandages, neck brace, etc.

Benefits

Those who are enrolled in NHI can receive benefits in the following cases:

Examples

- Birth: a lump-sum payment for a childbirth and child-rearing is paid.
- Death: funeral expenses are paid to the chief mourner.

In the Event of an Accident

If you suffer damage or injury from a third party such as a traffic accident, please submit a third party inflicted damage or injury report. If you receive medical expenses from the third party or settle out of court for the accident before the report, then the expenses will not be covered by NHI. Please consult the NHI Section at the Town Office beforehand.

Requirements for application: NHI Card, Accident Certificate (issued by the police) and your personal seal.

公的医療保険

○受診する

病院の窓口で保険証を提示すれば、診察料の一部分を支払うだけで診療を受けることができます。

▶ 自分で負担する割合

未就学児	2割
就学児以上 70歳未満	3割
70歳以上	2割 (一定以上所得者は3割)

○いったん全額自己負担する場合

次の場合は一度全額を自己負担した後、必要書類をそろえて役場の国保担当窓口へ申請し、審査を受け決定すると、自己負担分を除いた額が後から支給されます。

例)

- ・不慮の事故などで国保を扱っていない病院などで治療を受けた場合、旅先で急病になり保険証を持たずに診察を受けたとき。
- ・手術などで輸血に用いた生血代。
- ・医師が治療上必要と認めたコルセットなどの補装具代。

○支給を受ける

次の場合は支給を受けることができます。

例)

- ・出産したとき（出産育児一時金の支給）
- ・亡くなったとき（葬祭費の支給）



○交通事故に遭ったとき

交通事故など第三者から傷病を受けた場合、必ず「第三者行為による被害(届)」を提出してください。加害者から治療費を受け取ったり、示談を済ませたりすると国保が使えなくなります。示談の前に必ず国保担当窓口にご相談してください。

申請に必要なもの：保険証、事故証明書（警察にもらう）、印鑑

Public Medical Insurance

Cases not Covered by National Health Insurance

-Cases not considered as illnesses:

Private medical checkups, vaccinations, pregnancy, childbirth, teeth straightening, body odor, skin blemishes, cosmetic surgery, abortion (for non health-related reasons), etc.

An injury or illness suffered at work is covered by worker's accident insurance.

-Payment of insurance money will be limited in the following cases:

Deliberate crimes, accidents or injuries and diseases due to drunken behavior or physical fights, actions not adhering to doctor's advice, etc.

-Medical expenses exceeding a certain limit

When medical expenses exceed the limit, the excess amount can be reimbursed later if your application is approved by the National Health Insurance Section at the Kutchan Town Office.

If you present a Certificate of Maximum Payable Amount to the medical institute, you will never be required to pay above that limit during your visit. When your payment of the medical expenses will become large amount of money, please ensure to apply for this certificate at town office before your payment.

Tax

You are obliged to pay taxes if you have a house, a property, a car and/or income in Japan. Major town taxies are as follows:

Tax	Taxpayer	Due Date
Individual Residential Tax	<ul style="list-style-type: none"> - Those who are registered as a Kutchan resident as of 1st January. *The income must be declared at Town Office. - Those who have buildings, offices or places of business in Kutchan as of 1st January. *Even if you leave Japan after 1st January, Tax liability shall not be extinguished. 	4 installments: 1st : 30th Jun. 2nd: 31st Aug. 3rd : 31st Oct. 4th : 25th Dec.
Company Residential Tax	<ul style="list-style-type: none"> - Companies with offices or businesses in Kutchan. - Companies which don't have offices or businesses in Kutchan but have other facilities such as dormitories or accommodation. - Associations or foundations which are not juridical persons but for which a representative or an administrator with offices or/and accommodations in Kutchan. 	2 months after the accounting date.

公的医療保険

○保険証が使えないとき

・病気とみなされないもの

健康診断・人間ドック、予防注射、正常な妊娠・分娩、歯列矯正、軽度のわきがやしみ、美容整形、経済上の理由による妊娠中絶など。

・業務上のけがや病気

仕事上の病気やけがは労災保険の対象となります。

・給付が制限されるとき

故意の犯罪行為や故意の事故、けんかや泥酔などによる傷病、医師や保険者の指示に従わなかったとき。

○医療費が高額になったとき

医療費の自己負担額が高額になったとき、国保に申請して認められれば、限度額を超えた分が高額療養費として、後から支給されます。限度額認定証を提示すれば医療機関での窓口負担が限度額までとなります。入院や外来による医療費が高額になりそうな時は限度額認定証の交付申請をしてください。

税金

日本に住所があったり、不動産や車を所有していたり、日本で所得のある人には納税義務があります。町に納める税金の種類には、主に下記のものがあります。

税金の種類	納税義務者	納期限
個人住民税	<ul style="list-style-type: none"> ・1月1日現在、俱知安町で住民登録している人 ※役場窓口で所得の申告を行う必要があります ・1月1日現在、俱知安町に住所はないが、町内に家屋敷、事務所、事業所を持つ人 ※1月1日以降に出国しても納税義務は消滅しません 	第1期：6月30日 第2期：8月31日 第3期：10月31日 第4期：12月25日
法人住民税	<ul style="list-style-type: none"> ・町内に事務所か事業所を持つ法人 ・町内に寮・宿泊所・クラブその他これらに類する施設を持つ法人で、町内に事務所か事業所を持たない法人 ・町内に事務所・事業所や寮などを持つ法人でない社団か財団で、代表者が管理人の定めのあるもの 	決算の2カ月後