

National Health Insurance (Kokumin Kenko Hoken 国民健康保険)

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Registered residents, regardless of nationality, are required by the Japanese government to enroll in an approved health insurance and pension scheme. There are basically 3 options to choose from:

- a) **Employees' Health Insurance** (Shakai Hoken 社会保険)
- b) **National Health Insurance** (Kokumin Kenko Hoken 国民健康保険)
- c) **Mutual Aid System** (Kyouzai Kumiai 共済組合)

National Health Insurance

The National Health Insurance or Kokumin Kenko Hoken is a public health insurance program administered by the local government to cover unemployed, self-employed, retired, and those not qualified for Shakai Hoken. The head of the household submits the application to the City Hall (Health Insurance and Pension Division), an insurance card is then issued to every member.

The following individuals are not eligible to join the Kokumin Kenko Hoken:

- 1) covered by company or union health insurance
- 3) tourist (3-month visa or less)
- 6) temporary health insurance member or dependent
- 2) public welfare recipient
- 4) diplomat
- 5) older than 75 years old

Cost

Premium contributions are based on the total income, fixed assets, and number of dependents of a household. Below are the formula and rates used by Annaka City for 2017 (rates are subject to change every year):

$$\text{Kokumin Kenko Hoken Premium} = \text{Medical Insurance} + \text{Elderly Support Contribution} + \text{Nursing Care Insurance}$$

Source	Medical Insurance	Elderly Support Contribution	Nursing Care Insurance ¹
Income-based	6.7%	2.0%	1.2%
Fixed Asset Tax	24%	9.0%	5.0%
Per capita	24,000 yen	6,000 yen	6,000 yen
Per household ²	Category A	23,000 yen	5,000 yen
	Category B	11,500 yen	2,500 yen
	Category C	17,250 yen	3,750 yen
<i>Maximum premium per year</i>	540,000 yen	190,000 yen	160,000 yen

Note 1: for 40 years old and older
 Note 2:
 Category A- all household members below 75 years old
 Category B-household with 75 year-old member (5 year period)
 Category C-after 5 years, households belonging in Category B moves to Category C (3 year period)

For a household with 3 members (husband- 45 years old, wife-38 years old, child-2 years old) whose total income is equal to 1,500,000 yen and fixed asset taxed at 7,200 yen, monthly premium would be:

$$197,228 \text{ (Medical Insurance)} + 53,648 \text{ (Elderly Support Contribution)} + 28,360 \text{ (Nursing Care Insurance)} = 279,236$$

Payments are usually divided into several installments. Please contact the Health Insurance and Pension Division for more details.

Coverage

- 1) Government-approved medical procedures and medications (including dental care)
- 2) Childbirth
 - 420,000 yen lump sum given after childbirth or directly paid to hospital (Shusan Ikuji Ichiji Kin or Haigusha Shusan Ikuji Ichiji Kin)
- 3) Death
 - lump sum for burial costs

Age group	Member	Insurance
0-6 years old	20%	80%
7-69 years old	30%	70%
70-74 years old*	20%	80%

* rates may change depending on person's income