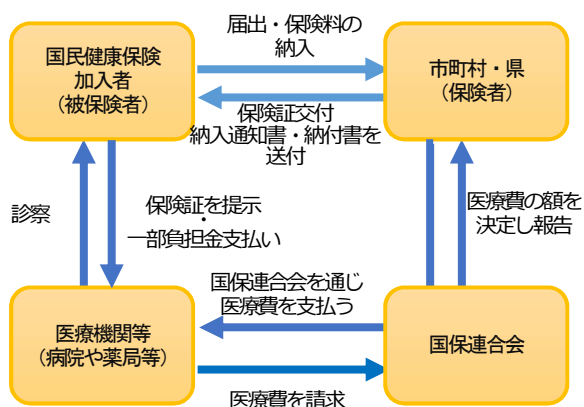




国民健康保険（こくほ）のしくみ

I. 国民健康保険（こくほ）とは

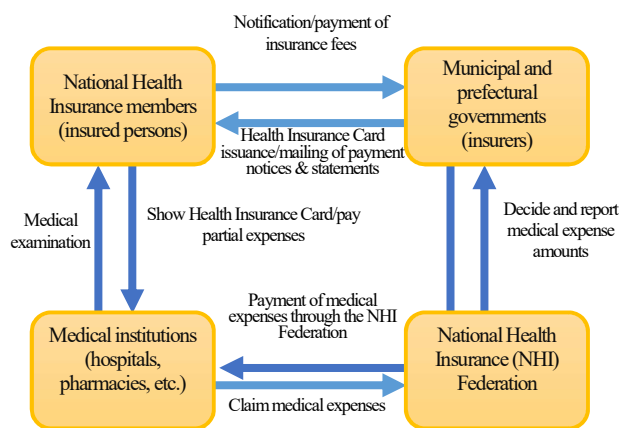
国民健康保険とは、病気やケガをしたときに安心して医療を受けることができるよう、加入者が普段から保険料（税）を納め医療費の負担を支えあう、助け合いの制度です。
都道府県と市町村が協力して運営しています。



National Health Insurance (Kokuho) System

I. What is National Health Insurance (Kokuho)?

National Health Insurance is a mutual aid system; members regularly pay insurance fees (tax) to collectively support the burden of medical expenses, so that members can easily receive medical care if they are sick or injured.
This system is cooperatively operated by prefectural and municipal governments.



II. 国民健康保険（こくほ）に加入する方

日本では、すべての人が何らかの医療保険に加入することになっています。

住民票に記載された外国人の方も、以下の①～⑥の方を除き、すべての人が国民健康保険に加入しなければなりません。

- ① 職場などの公的医療保険に加入している方、またはその扶養家族の方
- ② 生活保護を受けている方
- ③ 75歳以上の方
(後期高齢者医療制度の適用となります)
- ④ 在留資格が「特定活動」で、医療を受ける方、またはその方の日常生活上の世話をする方
- ⑤ 在留資格が「特定活動」で、観光や保養等を目的とし、1年を超えない期間、日本に滞在する方と、その方に同行する配偶者
- ⑥ 日本と社会保障協定が締結されている国の社会保障制度に加入していた、協定国の政府から「適用証明書」の公布を受けている方

II. National Health Insurance (Kokuho) Members

In Japan, every person is enrolled in some kind of health insurance. Including foreigners listed on a Certificate of Residence, with the exception of ①~⑥ below, all people must enroll in National Health Insurance.

- ① People enrolled in public health insurance such as through their workplace, or their dependent families
- ② People receiving welfare (public assistance)
- ③ People aged 75 years or older
(Applicable for the Medical Care System for Older Senior Citizens)
- ④ People who have “Designated Activities” visa status, and who are receiving medical care, or taking care of those people who are receiving medical care
- ⑤ People who have “Designated Activities” visa status, residing in Japan for less than 1 year for the purpose of tourism, recreation, etc., and their spouse
- ⑥ People who were enrolled in social security systems of another country having a social security treaty with Japan, and who have a “certificate of applicability” from the government of that country.





III. 国民健康保険（こくほ）に 加入するとき、やめるとき

次の場合で、国民健康保険に加入するとき、やめるときなどは、市町村の国民健康保険担当窓口への届出が必要です。

必ず14日以内に届出をしましょう。

1. 加入するとき

- ① 転入してきたとき
(職場などの健康保険に加入していない場合)
- ② 職場の健康保険をやめたとき
- ③ 職場の健康保険の被扶養者から外れたとき
- ④ 生活保護を受けなくなったとき
- ⑤ 子供が生まれたとき

2. やめるとき

- ① 転出するとき
- ② 職場の健康保険に加入したとき
- ③ 職場の健康保険の被扶養者になったとき
- ④ 生活保護を受け始めたとき
- ⑤ 死亡したとき

3. その他 届出が必要な場合

- ① 市町村内で住所が変わったとき
- ② 世帯主や氏名が変わったとき
- ③ 修学のため、別の市町村に住所を移したとき
- ④ 保険証をなくしたときや、汚れて使えなくなったとき

III. Enrolling in or Quitting National Health Insurance (*Kokuho*)

In the following situations, such as enrolling in or quitting National Health Insurance, you must notify the staff in charge of National Health Insurance at your municipal government.

You must submit notification within 14 days.

1. Enrolling

- ① Moving into a new municipality
(If not enrolled in workplace health insurance)
- ② When quitting workplace health insurance
- ③ When removing a dependent from your workplace health insurance
- ④ When you stop receiving welfare (public assistance)
- ⑤ When a child is born

2. Quitting

- ① Moving out (to a new municipality)
- ② When enrolling in workplace health insurance
- ③ When becoming the dependent of workplace health insurance
- ④ When you begin to receive welfare (public assistance)
- ⑤ When the insured person passes away

3. Other situations where notification is required

- ① Your address changes within the same municipality
- ② When the name of the head of the household changes
- ③ When changing addresses to another municipality for a limited time for the purpose of study
- ④ If you lose your Health Insurance Card, or if it becomes unusable from damage

Memo





IV. 保険証

保険証（国民健康保険被保険者証）は、国民健康保険加入の証明書で、医療を受けるときに必要です。大切に保管しましょう。

- ① 国民健康保険に加入すると、1人に1枚の保険証が交付されます。保険証を受け取ったら、記載内容に誤りがないかご確認ください。
- ② 医療機関等を受診するときは、受付で必ず保険証を提示してください。
- ③ コピーや、有効期限を過ぎた保険証は使えません。
- ④ 保険証の記載内容を自分で書き直したり、貸し借りをすることは禁じられています。
- ⑤ 保険証をなくしたり、破損したときは、市町村の国保担当窓口で再交付の手続きを行ってください。

IV. Health Insurance Card

A Health Insurance Card (National Health Insurance Insured Persons Certificate) is a certificate of enrollment in National Health Insurance, and is necessary when receiving medical care.

Please take care of it.

- ① When enrolling in National Health Insurance, one card is issued to each insured person. When receiving your Health Insurance Card, please confirm that there are no printed errors.
- ② When receiving an examination at a medical institution, etc., you must show your Health Insurance Card at the reception.
- ③ You cannot use a copy of a Health Insurance Card, or an expired Health Insurance card.
- ④ It is forbidden to rewrite details on a Health Insurance Card by yourself, or to lend/borrow a Health Insurance Card.
- ⑤ If you lose or break your Health Insurance Card, please apply for card reissuance at the municipal government division in charge of National Health Insurance.

V. 国民健康保険料（税）

保険料（税）は、国からの補助金などとともに、国民健康保険を支えている大切な財源です。必ず納期限までに納めましょう。

1. 保険料（税）の計算

保険料は、毎年4月から翌年3月までの1年間を単位として、その世帯の4月1日時点に加入している方の人数、前年中の所得、年齢に基づき計算します。

年度の途中で加入した場合や、やめた場合は月割りで計算します。

2. 保険料（税）の軽減措置

会社の倒産や解雇などで失業してしまった場合や、同じ世帯の加入者が後期高齢者医療制度に移行した場合は、保険料が軽減される場合があります。

国民健康保険担当窓口にお問い合わせください。

3. 保険料（税）の納付が難しいとき

特別な事情により保険料（税）の納付が困難なときは、申請により分割納付などもできます。

早めに国民健康保険担当窓口までご相談ください。

V. National Health Insurance Fees (Tax)

Along with assistance from the national government, Insurance Fees (tax) are a valuable resource which support the National Health Insurance system.

1. Insurance Fee (Tax) Calculation

With one year counted from April to March of the next year, Insurance Fees are calculated based on the number of members in a household, income in the preceding year, and members' ages, as of April 1st every year. In case of enrollment or quitting in the middle of a year, fees will be calculated per month.

2. Insurance Fee (Tax) Reduction Measures

If you become unemployed due to company bankruptcy, layoffs, etc., or if a member in your household becomes applicable for the "Medical Care System for Older Senior Citizens," you may receive an insurance fee reduction.

Please consult your local government division in charge of National Health Insurance.

3. When Paying Insurance Fees (Tax) Becomes Difficult

If, due to special circumstances, paying Insurance Fees (Tax) becomes difficult, you may apply to pay in monthly installments, etc.

Please consult with your local government division in charge of National Health Insurance as soon as possible.





VI. 国民健康保険（こくほ）で受けられる給付

医療機関等で保険証を提示すれば、その医療費の一部負担金を支払うだけで、医療を受けることができます。

1. 国民健康保険の医療給付が受けられる場合

- ① 病気や怪我による診察、治療、薬剤などの処方
- ② 病気や怪我による入院及び看護
- ③ 在宅診療（かかりつけ医の訪問診療）及び看護
- ④ 訪問看護（医師が必要と認めた場合）

2. 一部負担金の割合

一部負担金は年齢や所得によって異なります

- ① 0～6歳（義務教育就学前） 2割
- ② 7（義務教育就学後）～69歳 3割
- ③ 70歳～74歳 2割か3割

3. 国民健康保険の医療給付が受けられない場合

国民健康保険が適用されない治療を受けた場合は国民健康保険の医療給付が受けられません。

- ① 美容整形、歯科矯正、健康診断、予防接種、正常分娩など
- ② 犯罪行為や、故意に病気や怪我をした場合
- ③ けんかや泥酔による病気や怪我
- ④ 工作中的の病気や怪我
(労災保険の対象になります。)

VI. National Health Insurance (Kokuho) Benefits

If you show your Health Insurance Card at medical institutions, etc., you can receive medical care by only paying a fraction of medical expenses.

1. Cases Where You Can Receive National Health Insurance Benefits

- ① Medical examination, treatment, and prescription of medication, etc., due to sickness or injury
- ② Hospitalization as well as nursing care, due to sickness or injury
- ③ Medical examination, treatment, as well as nursing care received at home (family doctor home visit)
- ④ Nursing home visits (as deemed necessary by a physician)

2. Percentage of Partial Medical Fees

The amount of partial medical fees differs depending on age and income

- ① 0~6 years old (before compulsory education) 20%
- ② 7 yrs. (compulsory education)~69 yrs. 30%
- ③ 70~74 yrs. 20% or 30%

3. Cases Where You Cannot Receive National Health Insurance Benefits

If you receive medical care that is not applicable for National Health Insurance, then you cannot receive National Health Insurance benefits

- ① Cosmetic surgery, orthodontics, regular health checkup, vaccination, normal childbirth delivery, etc.
- ② Sickness or injury due to criminal activity or intention
- ③ Sickness or injury due to fighting or being drunk
- ④ Sickness or injury sustained at work (applicable for Worker's Accident Compensation Insurance)

Memo

