



Medical insurance

● Health insurance system in Japan

Those over 75 years of age will be enrolled in the Medical Care System for People Age 75 and over. Company employees under 75 must enroll in employee health insurance through their employer; others must enroll in the National Health Insurance program. If you have enrolled in a health or social insurance program outside Japan, such insurance program is not available in Japan.

*Those over 65 and under 75 who have certain disabilities may be covered under the Medical Care System for People Aged 75 and over.

● Be sure to show your health insurance card when receiving medical treatment.

If you enroll in health insurance, a health insurance card is issued, an important document certifying your coverage by health insurance. You are required to show your health insurance card when receiving medical treatment or examination. It is recommended that you carry it with you when travelling in Japan. You cannot use another person's health insurance card, or let others use your card.

● National health insurance and medical care system for people aged 75 and over

Financed by insurance premiums and other resources, National Health Insurance covers a part of medical expenses to lessen the financial burden on the insured. You can enroll in National Health Insurance if you are an international resident of Himeji City to whom the Basic Resident Register Law applies. National Health Insurance covers 70% of total medical expenses; the insured pays the remaining 30%. Under the medical care system for people age 75 and over, the medical benefits generally cover 90% of total medical expenses; the insured pays the remaining 10%.

● Coverage of Health Insurance

<Cases not covered>

Normal pregnancy/childbirth; checkup; vaccinations; treatment of occupational injury or illness (when covered by worker's compensation), injuries due to an altercation.

<Cases involving traffic accidents>

When you are injured by someone else, such as in a traffic

accident, you can use your insurance card, but you must report it.

<If due to sudden illness during a trip, or for other reasons, you received medical treatment without your health insurance card and paid all medical expenses>

You can apply for reimbursement of the medical expenses you paid. File a reimbursement request at City Hall's Kokumin Kenko Hokenka (National Health Insurance Section) for national health insurance, or Koki Koreishairyō Hokenka (insurance section of medical care system for people aged 75 and over) for medical care system for people aged 75 and over, or at City Hall branches, regional City offices, Ekimae Shiyakusho (City Hall near Himeji Station), sub-branches or service centers. Be sure to bring the receipts, statement of medical treatment fee, Individual Number Card, your health insurance card, and bankbook (of the head of your household for National Health Insurance; of the insured for Medical Care System for People Aged 75 and over). After a review of your presented documents, the authorized expenses (70% in principle for National Health Insurance; 90% in principle for Medical Care System for People Aged 75 and over) will be reimbursed.

<Reimbursement of medical fee exceeding a certain amount>

If your monthly payment for medical treatment exceeds a specified amount, you can have the excess portion reimbursed.

<If the insured gave birth to a child or has passed away>

A childbirth benefit of 408,000 yen is provided if the insured gives birth to a child under National Health Insurance (420,000 yen for delivery at a hospital enrolled in Japan Obstetric Compensation System), and a funeral benefit of 50,000 yen is provided if the insured has passed away.

If the insured passed away under Medical Care System for People Aged 75 and over, a funeral benefit of 50,000 yen is provided.

Contact the National Health Insurance Section on the first floor of City Hall or Insurance Section of Medical Care System for People Aged 75 and over for further information.

National Health Insurance Section ☎079-221-2341
Insurance Section of Medical Care System for People Aged 75 and over ☎079-221-2315

医療保険への加入方法は



● 医療保険制度とは

日本には医療保険制度があります。75歳以上の方は誕生日当日から後期高齢者医療制度に加入となります。75歳未満の会社員の方は勤務先で健康保険に加入してください。それ以外の方は国民健康保険に加入してください。外国の医療保険は日本では使えません。

※65歳以上75歳未満で一定の障害がある方は、後期高齢者医療制度へ加入することもできます。

● 健康保険証は診察のとき必要です

医療保険に加入すると健康保険証が交付されます。被保険者であることを証明するものですから大切に扱ってください。医師の診察を受けるときはかならず保険証を見せます。日本国内を旅行するときにも持って行きましょう。この保険証は他の人に貸したり、借りたりしてはいけません。

● 国民健康保険、後期高齢者医療制度は

保険料などを財源として、皆さんが医療機関にかかるときの医療費の負担を軽くすることを目的としています。加入の対象となるのは住民基本台帳法の適用対象とされた外国人住民となります。

国民健康保険の場合、一般的に医療費の70%を国民健康保険が負担し、残り30%を患者が支払うこととなります。後期高齢者医療制度の場合、一般的に医療費の90%を後期高齢者医療制度の給付費が負担し、残り10%を患者が支払うこととなります。

● 医療保険が給付される場合、されない場合

<医療給付がされない場合>

正常な妊娠・出産、健康診断、予防接種、仕事上のケガや病気（労災適用の場合）、けんかをしたためのケガ。

<交通事故などの場合>

交通事故などで他人にケガをさせられたとき、保険証は使えますが、届出が必要です。

<旅行などで急病にかかり、保険証をもたずに受診し全額支払ったとき>

後日、領収書、診療報酬明細書、マイナンバーカード、保険証、預金通帳（国民健康保険加入の場合は被保険者本人名義のもの）を持って国民健康保険加入の場合は国民健康保険課で、後期高齢者医療制度加入の場合は後期高齢者医療保険課で、又は支所・地域事務所・駅前市役所・出張所・サービスセンターに申請します。審査の後、認められた治療費（国民健康保険の場合、原則その70%、後期高齢者医療の場合、原則その90%）が払い戻されます。

<医療費が一定の額をこえる場合>

1カ月間に支払った医療費が一定の額をこえる場合は超過分の払い戻しが受けられます。

<被保険者が出産あるいは死亡した場合>

国民健康保険の場合、出産したときは出産育児一時金40万8千円（産科医療補償制度加入医療機関での出産は、42万円）、死亡したときには葬祭費5万円が支給されます。後期高齢者医療制度の場合、死亡したときには葬祭費5万円が支給されます。

詳しくは市役所1階国民健康保険課又は後期高齢者医療保険課にお問い合わせください。

国民健康保険課 ☎079-221-2341
後期高齢者医療保険課 ☎079-221-2315