

★ Ensure That You Are Covered by National Health Insurance by Paying Your Premiums!

[What is National Health Insurance (NHI)?]

The law provides that all people living in Japan shall join medical insurance systems so that they can receive medical care without any concern. Unless you are covered by your workplace health insurance (provided by a corporate health insurance association, mutual aid association for public servants, etc.) or unless you are a user of the late-stage elderly medical care system or a public assistance recipient, you must join the National Health Insurance (NHI) system.

The NHI system is operated by the prefecture and municipality in which you live. This is a mutual aid system whereby all members contribute money to provide for illness or injury, which is used to supplement members' medical expenses, including doctor fees, and for other purposes. Let's join together to support the NHI system in order to protect the healthy lives of everyone!

[What will happen if you do not pay NHI premiums?]

If you fail to pay an NHI premium by the prescribed due date, you will receive a Letter of Demand for Payment and/or have to pay a late charge. If you still do not pay, you may have to cover the full amount of your medical expenses by yourself on the spot, which will be partially repaid to you as "special medical expenses" later on application, or you may even have your property seized.

NHI premiums are a precious source of funds to cover the medical expenses of all NHI members. Please be sure to pay your premiums by the due date, which will also help you prepare for unexpected illness or injury.

- Demand for payment

If you fail to pay an insurance premium by the due date, a Letter of Demand for Payment will be sent to you. You may also be required to pay a collection fee and/or late charge.

- Adoption of the "special medical expense" system

If you do not pay your insurance premium even after receiving the Letter of Demand for Payment, the "special medical expense" system may apply to you, requiring you to make full on-the-spot payments of fees for medical consultations and services at medical institutions, which will later be partially repaid to you as "special medical expenses" on application.

- Suspension of provision of NHI benefits

If you still fail to pay, NHI benefits will be suspended entirely or partially.

* In addition, you may be subject to an asset investigation into your workplace, bank accounts, etc., and according to the results, certain corrective measures may be taken, such as the seizure of your property. Your continued failure to pay NHI premiums may also affect other matters, such as the possibility of extension of your period of stay in Japan.

[If special circumstances prevent you from making a premium payment]

If you are unable to pay your insurance premiums due to special circumstances, such as unemployment, disaster damage, illness, or theft, or if you need outpatient or inpatient medical treatment, you may be eligible for reduction of or exemption from NHI premiums, premium payment in installments, or cancellation of the adoption of the "special medical expense" system. Feel free to consult with us as early as possible.

