



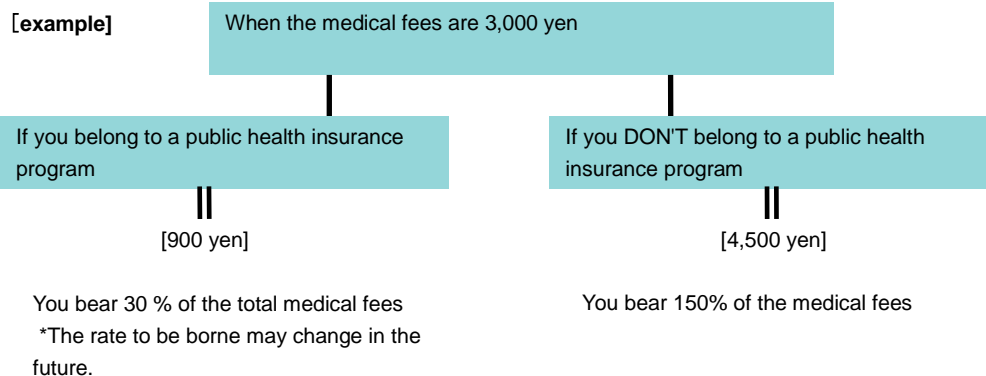
## 4 Public medical insurance

Any resident in Japan must belong to a public health insurance program. In Japan, public health insurance programs are divided into “health insurance” participated in by employees of companies and other business entities, and “national health insurance” participated in by other people.

### 4-1 Medical fee and public medical insurance

#### (1) Medical fees and public medical insurance

If you belong to a public health insurance program, you pay only 30% of the medical fees that have been charged to you based on a single set of rules nationwide. Otherwise, if you receive medical services without public health insurance coverage, you have to bear the total fees, which, in this case, can be freely determined by the medical institutions and thus be highly expensive.





### (2) Treatment not covered by public health insurance programs

While, basically, contributors of public health insurance programs pay 30% of the total medical fees charged to them, there are exceptional types of treatment as listed below:

#### Treatment not covered by public health insurance programs

For injuries caused by traffic accidents or criminal cases	If someone is injured due to a third person's negligence or illicit acts, the wrongdoer pays for the medical fees incurred. Medical fees incurred for hit-and-run accidents, or when compensation for injuries is difficult to obtain, the government provides assistance within the legally stated limit through a government run damages support system (seifu hosho jigyo seido).		
For normal pregnancy and birth cases	Pregnancy terminations for reasons other than sickness	Health check-ups, comprehensive medical check-ups Some municipalities subsidize part of the expenses for such check-ups	Vaccinations (except vaccinations prescribed by law)
Cosmetic surgeries and orthodontics	For injuries and accidents occurred during commutation to work and during work (to be covered by workers' accident insurance)	Extra bed fees incurred in cases such as a stay at a single room	Application of examinations, operations, treatment and medicines that are excluded from insured clinical services

### (3) Private medical insurance

Medical insurance programs include private insurance products sold by life insurance firms and other companies. Customers pay a certain amount of contributions and receive payments when they stay or visit medical facilities due to sickness or injuries or undergo certain designated operations. If you contribute to a private medical insurance program and not to a public health insurance one, you have to pay the entire sum of your medical fees at some point, before the private program pays you back at a later time.