



4 Public medical insurance

4-2 Health insurance

(1) Eligibility

Employees of companies and other business entities are eligible for health insurance programs.

(2) Entry procedures

The procedures differ among companies and business entities. Please enquire at your workplace.

(3) Insurance cards (health insurance card: kenkou hoken hihokenshashou)

After you have completed the entry procedure, you receive your health insurance card. As a card that proves your membership to an insurance program, it must be kept with care. An insurance card bears the holder's name and address. It must be shown at the reception of a medical institution every time you receive clinical services there. It is advised to carry it when you travel inside Japan. No borrowing, lending, sale or purchase may be made with an insurance card.

(4) Obligation fees at medical institutions

When you receive medical care due to sickness or injuries, your portion of the cost is 30% of the whole medical fees spent for your treatment. However, for insured persons aged 70~74, whether the contributors or their dependents, the portion of the cost borne by the contributor is 10% or 30% depending on their incomes. The portion borne by the contributor is 20% of the medical fees spent for his/her dependent children from birth up to starting compulsory education.

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●Health Insurance obligation rates (by the contributor, contributor's dependents)

Up to entering compulsory education	high-income / average / low-income	20%
After entering compulsory education ~ 69 years old	high-income / average / low-income	30%
70 years old ~ 74 years old	income similar to an employed person	30%
	average / low-income	20% 10% of the cost to be paid by the contributor is being frozen from April 2008 until March 2013

(Note) Persons over 75 years old (or those 65~74 years old who have certain disabilities) are eligible to be covered by the medical treatment system for senior citizens (koki-koreisha iryo seido)



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(5) Insurance contributions

Insurance contributions are deducted directly from the salaries of the contributor. The amount depends on the size of the salary and other factors, and is borne evenly by the contributor and his/her employer.

(6) Types and contents of health insurance payments

Ref: Japan Health Insurance Association's website <http://www.kyoukaikenpo.or.jp/11,191,44.html>

Classification	Types of payment	
	Contributor	Dependent
In cases of sickness and injuries		
In cases of receiving treatment with the insured card →	Medical benefit Medical expenses for food during hospitalization Medical expenses for food, heating, etc. during hospitalization Medical expenses for treatment outside that covered by insurance Expenses for home visiting nursing service expenses	Family medical expenses Expenses for home visiting nursing service for the family
In cases of paying the entire medical expenses →	Medical expenses Sizable medical expenses Sizable medical and nursing expenses	Family medical expenses Sizable medical expenses Sizable medical and nursing expenses
In cases of being transported for emergency, etc. →	Transportation fees	Family transportation fees
In cases of taking leave from work due to medical necessity →	Invalidity benefit	
In cases of childbirth →	Lump-sum payment of childbirth and childcare	Family lump-sum payment of childbirth and childcare*
In cases of death →	Burial fees	Family burial fees
After retirement (continuous or fixed period benefits) →	Invalidity benefit Lump-sum payment of childbirth and childcare Burial fees	