

National Health Insurance (NHI)

● Medical Insurance System

Japan has a medical insurance system under which everyone with an address in the country must join one of the public health insurance programs. The National Health Insurance program (*kokumin kenko hoken*) is one such public health insurance program, and is administered by individual municipalities. Persons enrolled in this program pay 30% of costs at medical facilities for treatment covered by this insurance. Foreign residents who are registered as residents in Naka and have a resident card/special permanent resident certificate are obliged to enroll in the National Health Insurance program (after July 9, 2012). Enrolment is on the basis of households, with one Health Insurance Certificate issued per person.

● Enrolment in and Withdrawal

Anyone who is not enrolled in a public health insurance program through the workplace must join the National Health Insurance program. You cannot join or withdraw at will. Eligibility for the National Health Insurance program begins either from the date of birth, moving into the municipality, or loss of eligibility for another health insurance program at the place of employment, irrespective of when you notify the City Hall. Likewise, the insurance premium is assessed from the month in which you become eligible. If there is a delay in completing enrolment procedures, premiums are assessed retroactively for a maximum of 3 years. In such cases a large, lump-sum insurance premium is required. Be sure to complete enrolment procedures at the Tax and National Health Insurance Division in the Naka Town office within 14 days of moving to the town or the day after leaving employment.

● When Procedures are Necessary

Occasion

◇ When to enroll:

- Moving to Naka Town: Resident card/special permanent resident certificate
- Withdrew from another health insurance program: A certificate to prove leaving employment, or loss of eligibility
- A child was born: Health Insurance Certificate and *Mother and Child Health Care Handbook*

◇ When to withdraw:

- Moving from Naka Town: Health Insurance Certificate
- Joined another health insurance program: Both Health Insurance Certificates
- In case of death: Health Insurance Certificate of the person who died

◇ Other:

- Lost Health Insurance Certificate: Personal identification
- Change of name or address: Health Insurance Certificate

Inquiries: Tax and National Health Insurance Division, Tel:0884-62-1182

こくみんけんこうほけん

国民健康保険

●医療保険制度

日本では、日本国内に住所を持つ人は誰もが何らかの公的医療保険に加入する皆保険制度がとられています。国民健康保険は公的医療保険の一つで、市区町村単位で運営しています。国民健康保険の加入者が医療機関で保険対象の治療を受けた場合、医療費の3割を支払います。那賀町では住民登録していて、在留カードまたは特別永住者証明書^{（注）}の交付を受けている方は、国民健康保険に加入する義務があります。（2012年7月9日以降）。加入は世帯ごとで、1人につき1枚の保険証が交付されます。

●加入・脱退

職場で公的医療保険に加入していない方は、すべて国民健康保険に加入しなければならず、自由意思による加入・脱退はできません。資格取得日は届出に関係なく出生日、転入日、職場の健康保険の資格喪失日までさかのぼります。また、保険税も資格取得日の属する月分から課税されます。加入手続きが遅れますと最長で3年度さかのぼって課税されます。そのため、高額の保険税を一度に納めていただくこととなります。退職した日の翌日または転入した日から、必ず14日以内に税務保険課で加入手続きをしてください。

●手続きが必要な場合

こんな場合

- ◇加入するとき
 - 那賀町に転入したとき
 - 他の健康保険をやめたとき
 - 子どもが生まれたとき

◇やめるとき

- 那賀町から転出するとき
- 他の健康保険に加入したとき
- 死亡したとき

◇その他

- 保険証をなくしたとき
- 住所・氏名が変わったとき

必要なもの

在留カードまたは特別永住者証明書

資格喪失の証明書・離職証明書

保険証、母子健康手帳

保険証

両方の保険証

死亡した人の保険証

身分証明書

保険証

お問い合わせ：税務保険課 電話：0884-62-1182