

14. Insurance and Medical Care

(1) Medical Insurance

In Japan there are 2 types of medical insurance: social health insurance and National Health Insurance. These policies aim to reduce medical expenses in case of sickness and injury. Regardless of nationality, Japanese citizens and foreigners alike are obliged to enroll in one of them.

Once you are subscribed to an insurance, an insurance certificate (insurance card) is issued. You can receive treatment by presenting your health insurance certificate to a receptionist at a medical facility. The insurance covers a portion of medical expenses.

Social Health Insurance (KENKO HOKEN)

This insurance is for those who work for companies. This comes together with employee pension.

Who can join?	Full-time employee and his or her dependents
Procedure	Processed by employer
Inquiries	Toyohashi Social Insurance Office TEL: 0532-33-4111 (TOYOHASHI SYAKAI HOKEN JIMUSYO)
Insurance Premium	Decided based on employee's salary. The employer and the employee each bear 50% of the premium. The employee's share is deducted from the employee's salary.

National Health Insurance (KOKUMIN KENKO HOKEN)

This insurance is for free-lance professionals, the self-employed, and those who are not enrolled in a social health insurance plan.

Who can join?	Those who have completed alien registration and are approved to stay in Japan for more than 1 year.
Procedure / Inquiries	Bring in person your Alien Registration Card and passport at Toyohashi City Hall National Health Insurance & Pension Division (KOKUHO NENKINKA) TEL: 0532-51-2293
Insurance Premium	The premium, which is based on the previous year's income, assets, and how many people in the family enroll in the insurance, is paid in 8 installments every year. If you have not paid taxes in Japan the previous year, minimum premium is charged for the first year.

* If you are not enrolled in either insurance policy, you must bear the full medical expenses.

Benefits (Other benefits not listed below are available also.)

Contents	Social Health Insurance	National Health Insurance
Medical Expenses	70% of the expenses are covered; you pay for 30%	70% of the expenses are covered; you pay for 30%
High-Cost Medical Care	When you pay beyond the limit of co-payment, an excess is returned upon request. <Co-payment Limit> 81,000 yen + (medical expenses - 267,000) × 0.01	Same as on the left
Maternity Benefits	When the insured has a baby, a 350,000 yen lump-sum is paid per child. As is the same with the spouse having a baby.	When the insured has a baby, a 350,000 yen lump-sum is paid per child.
Funeral Expenses	When the insured dies, 50,000 yen is paid to the person who holds the funeral. When the family of the insured dies, 50,000 yen is paid to the insured.	When the insured dies, 70,000 yen is paid to the person who holds the funeral.
Exemption of Medical Expenses for Children Before Elementary School	Medical expenses are free of charge for children before entering elementary school. [Apply at Toyohashi City Children's Welfare Division in advance.]	Same as on the left

April 1st, 2007

Notification is required in the following cases:

- a) When the head of a household or family name changes
- b) When you move
- c) When a family member dies or has a baby
- d) When you retire or get a new job and change insurance companies
- e) When a family member becomes an insured dependent or leaves the insurance
- f) When you return to your country

Be sure to notify each office listed under & of the change.

(2) Nursing Care Insurance (KAIGO HOKEN)

With population aging rapidly, an increased number of elderly people require nursing care. Nursing care services are available when an elderly who is bedridden or has dementia requires nursing care and support in a daily life.

Nursing Care Insurance Eligibility for Foreigners

Those who have completed alien registration, have either a permanent resident status or Period of Stay of more than 1 year, and approved to stay for more than 1 year judging from current living conditions.

- a) 65 years old and up
- b) those who are 40 to 65 years old and have Japanese public medical insurance

Insurance Premium

	Insured Type 1 (65 years old and up)	Insured Type 2 (from 40 years old to under 65)
Insurance Premium	Premium based on income. This, in principle, is deducted from your pension if you are receiving pension.	Premium based on salary or income. You pay this and the premium for medical insurance together

For questions regarding nursing care insurance:

Senior Citizens Medical Welfare Division TEL : 0532-51-2331
(KAIGO HOKENKA)

(3) Medical Facilities

When you are to see doctor, bring your insurance card with you, tell the receptionist the name of the person to be examined, and wait for your turn in the waiting room. Enter the consultation room when your name is called. After the examination, you will receive medicine and make your payment. Some medical facilities will give an "Ingai Shoho" (Out-of-hospital prescription), which you need to take to a pharmacy to purchase your medicine.

Please note that medical services and operating hours differ by facility.

Major Public Hospitals

Toyohashi Municipal Hospital	50 Hachiken-nishi, Aotake-cho TEL : 0532-33-6111 Examination Hours: Mon ~ Fri 8:30am ~ 11:30am See (map: p.109 directions by bus: p.119)
Toyohashi National Hospital	50 Hamamichi, Imure-cho TEL : 0532-62-0301 Examination Hours: Mon ~ Fri 8:30am ~ 11:00am See (map: p.109 directions by bus: p.119)

Emergencies

- a) In case you need to know a medical facility open on holidays or in the night time, please call the center below. They will advise you around the clock to which you should visit.

Emergency Medical Treatment Information Center of Aichi Prefecture

TEL : 052-249-9799 (English automatic guidance available)

0532-63-1133

- b) In case you get sick or injured on holidays or in the night time, visit the following:

Holiday / Night Time Emergency Medical Center of Toyohashi

67 Kunigakushi, Tomimoto-cho TEL: 0532-48-1110 (see map p.109)

For emergency patients. House calls are not accepted (Visitors only)

Examination Department: Internal Medicine and Pediatrics

Examination Hours: Everyday: 8 pm ~ 7 am

Sundays & Holidays Only: 9 am ~ 7 pm

- c) In case you have a sudden toothache on holidays or in the night time, visit the following:

Toyohashi Dentists Hall

3-130 Minowa-cho TEL : 0532-62-1565

Examination Department: Dentistry

Examination Hours: Weekdays: 8 pm ~ 11 pm

Sundays & Holidays: 10 am ~ noon, 1 pm ~ 5 pm

(4) Vaccination for Children

There are 2 ways:

Group vaccinations:

Dates, time and location will be notified by mail.

Individual vaccinations:

Request directly to any medical facility offering vaccination services.

Notifications for & are sent to individuals with a Toyohashi City Alien Registration Card who have reached the specified age for respective vaccinations.

When you receive the notification, please receive the vaccination at the designated location or any medical facility where such service is provided.

What to bring :

Notification of vaccination, Mother and Child Health Handbook (Boshi Techo), Alien Registration Card, Vaccination Record from your home country (if any)

Questions: Toyohashi City Hall Health Division (KENKO KA) TEL : 0532-51-2380

(5) Health Consultation Window

Various consultation services available.

Type of Consultation	Contact Information	Open Days	Open Hours
Health Consultation	Health Division TEL: 0532-51-2374	Mon ~ Fri	9 am ~ 5 pm
Concerning Expectant Mothers and Infants	Toyohashi Mother and Child Health Center TEL: 0532-51-2375	Mon ~ Fri * English Interpreter available	9 am ~ 5 pm
AIDS	Toyohashi Health Care Center, Environmental Health Division TEL: 0532-51-3634/3635	Mon ~ Fri	9 am ~ 5 pm
AIDS Free Examination (Anonymous)		Every Wednesday	1:30 pm ~ 4 pm

(6) Organizations Offering Consultation in English

The following organizations find medical institutions for foreigners in an emergency. Also offer health consultation services and information on the medical welfare system.

Organization	Language	TEL	Open Days	Open Hours
Medical Center for Foreigners (MICA)	English	052-588-7040	Wed, Thurs, Sat. (Closed: holidays)	1 pm ~ 5 pm
AMDA (Asian Doctors Liaison Convention) International Medical Information Center	English (Thai, Chinese, Korean, Spanish, Portuguese, Filipino, etc.)	Tokyo 03-5285-8088 Osaka English/ Spanish 06-5285-0555	Mon ~ Fri	9 am ~ 5 pm