

Information for Foreign Residents Who Enroll in the Kobe City National Health Insurance System

－神戸市国民健康保険に加入される外国人の方へ－

Foreign nationals aged 74 or younger who have registered their residency in Kobe and are not covered by any other health insurance program are obliged to join the National Health Insurance system.

Currently, foreign nationals who are permitted to stay in Japan for three months or less under the status of residence of “Entertainer,” “Technical Intern Training,” “Dependent,” or “Designated Activities*” and have their residence in Kobe, and those who are considered to be staying in Japan for more than three months based on the contents of documents submitted, etc. must enroll in the National Health Insurance system.

*The following “Designated Activities” are excluded.

- Receiving medical treatment
- Activities supporting the daily needs of a person receiving medical treatment
- Tourism/recreation and other similar activities
- Spouses accompanying those taking part in tourism/recreation or similar activities

※It may be necessary to record your Individual Number on the notification

How to enroll in the National Health Insurance system ... (国民健康保険の加入手続きは…)

<p>You must go through enrollment procedures <加入手続きが必要な場合></p>	<p>Required documents <必要な書類> (Please bring your passport, residence card, or special permanent resident certificate (alien registration card), and seal.)</p>
<p>When you move to Kobe</p>	<p>Certificate of moving-out Health Insurance Card of the head of household in the case of addition of insured persons</p>
<p>When you move in from another ward in Kobe (including relocation between Suma Ward’s jurisdiction and the jurisdiction of Kita-Suma Branch Office)</p>	<p>Health Insurance Card issued by the ward from which you are moving Health Insurance Card of the head of household issued by the ward you move into in the case of addition of insured persons</p>
<p>When you lose eligibility for other health insurance programs</p> <ul style="list-style-type: none"> ・ Resignation/retirement (except for when applying for voluntary and continuous coverage) ・ Termination of voluntary and continuous coverage ・ Loss of dependent’s eligibility 	<p>Certificate of Loss of Eligibility for Coverage by Health Insurance Health Insurance Card of the head of household in the case of addition of insured persons</p>
<p>When you have a child</p>	<p>Maternity Health Record Book and Child Health Handbook, and Health Insurance Card of the head of household</p>
<p>When public assistance is discontinued (suspended)</p>	<p>Notice of Decision of Discontinuation (Suspension) of Public Assistance</p>

* If your name is removed from the resident card due to change of your residency status, etc. while you are enrolled in the National Health Insurance program, we may need to confirm your status of residence.

<英語>

◇ Please file a notification for enrollment in the National Health Insurance within 14 days.
(国民健康保険への加入の届出は、14日以内に行ってください。)

◇ When you leave your company, you have three options to enroll in health insurance programs.
(会社を退職した場合、健康保険の加入には3つの方法があります。)

1. Enrollment in health insurance as a dependent (健康保険の扶養認定)

When any one of your family members is enrolled in the health insurance program at his or her place of employment, please ask the employer whether you can enroll in the health insurance program as a dependent family member.

2. Voluntary and continuous health insurance coverage (健康保険の任意継続)

If the period of your enrollment in the health insurance program at your place of employment is two months or longer, you can continue to be covered by health insurance normally for two years by submitting an application to the health insurance society you enrolled in or Hyogo branch of Japan Health Insurance Association (Kyokai Kenpo) within 20 days of your resignation/retirement.

3. Enrollment in the National Health Insurance program (国民健康保険に加入)

If you are not eligible for enrollment as a dependent as in section 1 above and do not apply for voluntary and continuous coverage as in the section 2, you must join the National Health Insurance program.

When you receive medical treatment at a medical facility before your Health Insurance Card is issued ... (保険証交付前に医療機関にかかった場合は…)

When you receive treatment without submitting your Health Insurance Card because the certificate has not yet been issued, you must first pay all treatment expenses, and later you can receive reimbursement for the portion covered by insurance benefits. In this case, fill out an application at your ward office or branch office and bring required documents such as a statement of medical treatment and expenses and a receipt for payment. (It will take two to three months to receive reimbursement.)

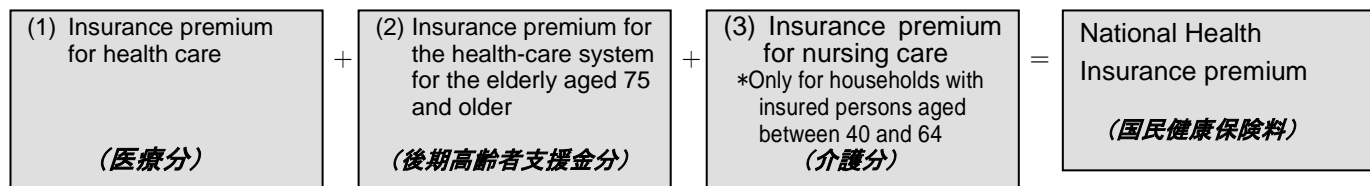
◇ If the notification is delayed, you may not receive benefits.
(届出が遅れると、給付が受けられない場合があります。)

If you don't understand the Japanese language (日本語がわからない方へ)

- (1) Ward office information desks may not provide services in foreign languages. When you visit your ward office for a consultation or to conduct procedures, insofar as it is possible, please bring someone with you who understands the Japanese language.
- (2) The Kobe International Community Center provides interpreters free of charge (by prior arrangement) in order to assist foreign citizens with limited Japanese language skills in making inquiries and/or seeking consultations at ward offices and public institutions in Kobe. Interpreter assistance is available in English, Chinese, Korean, Spanish, Portuguese, Vietnamese Filipino, Indonesian, Thai and French.

<Phone> 078-291-8441 <Website> <http://www.kicc.jp/consul/index.html>

Insurance Premium for Fiscal 29 (平成 29 年度の保険料は…)



Insurance premiums for (1) health-care, (2) health-care system for the elderly aged 75 and older, and (3) nursing care are calculated based on the following three factors, respectively.

(1) Insurance premium for health-care (医療分)	(1) Income-based premium (Levied based on the total income of all enrolled household members) ⇒ Fiscal 29 * Income for calculation purposes x 10.27 % (* Sum of the incomes for calculation purposes of all insured persons) (2) Per-insured person premium (Levied based on the number of enrolled household members) ⇒ ¥ 23,330 x Number of enrolled household members (3) Per-household premium (Levied on every household at a fixed amount) ⇒ ¥ 24,790 (1) + (2) + (3) = Annual insurance premium (¥ 540,000 , if the amount exceeds ¥540,000)
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(2) Insurance premium for the health-care system for the elderly aged 75 and older (後期高齢者支援金分)	(1) Income-based premium (Levied based on the total income of all enrolled household members) ⇒ Fiscal 29 * Income for calculation purposes x 3.12% (* Sum of the incomes for calculation purposes of all insured persons) (2) Per-insured person premium (Levied based on the number of enrolled household members) ⇒ ¥ 7,300 x Number of enrolled household members (3) Per-household premium (Levied on every household at a fixed amount) ⇒ ¥ 7,760 (1) + (2) + (3) = Annual insurance premium (¥ 190,000 , if the amount exceeds ¥190,000)
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(3) Insurance premium for nursing care (介護分)	◇ Households with persons aged between 40 and 64 (1) Income-based premium ⇒ Fiscal 29 * Income for calculation purposes x 3.23% (* Income for calculation purposes of enrolled persons aged between 40 and 64) (2) Per-insured person premium ⇒ ¥ 7,940 x Number of insured persons aged between 40 and 64 (3) Per-household premium (Levied on every household at a fixed amount) ⇒ ¥ 6,290 (1) + (2) + (3) = Annual insurance premium (¥160,000 , if the amount exceeds ¥ 160,000)
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- “Income for calculation purposes” refers to the amount of the previous year’s income after deductions under the Local Tax Act (standard taxable amount). For those who are exempted from income-based levy of municipal taxes or payment of such taxes, the income for calculation purposes is deemed to be zero.
- Income subject to separate taxation (income from transfer of land, buildings, etc. (after special deductions) and capital gains from sale of stock, etc. for which final tax returns have been filed) is also included in the income for calculation purposes. (The amount of retirement income is excluded.)
- In the case of enrollment and/or withdrawal in the middle of a fiscal year, insurance premiums are calculated on a monthly basis.
- For those who move to Kobe, notification of the amounts of per-insured person and per-household levies above is first given, and notification of change in the insurance premium may be given later after determining the amount of income by confirming the income for calculation purposes.
- To those who reach the age of 40 during a given fiscal year, a Notice of Insurance Premium that includes an insurance premium for nursing care will be sent after they have turned 40.

■ **When does an insurance premium start to be charged? (保険料はいつからかかりますか?)**

Insurance premiums are charged from the month in which you become eligible for the National Health Insurance program (not from the month of your notification of enrollment).

If your notification of enrollment is delayed, you will have to pay insurance premiums retroactively (for up to two years).

■ **Insurance premiums for one year must be paid in monthly installments from June to March the next year (in 10 installments). (保険料は1年分を、6月～翌年3月の各月(10期)に分けて納付していただきます。)**

*In the case of enrollment in the middle of a fiscal year, you must pay your insurance premium for the period starting from the month in which you become eligible in monthly installments from the month of your enrollment (or from the following month after your enrollment) through March of the next year.

■ **The due date for payment is the last day of each month (or the following business day if the last day falls on a holiday of financial institutions). (納期限は各月の末日(金融機関休業日の場合は、翌営業日)です。)**

*If you pay by money transfer through your account at a financial institution (hereinafter, "account transfer"), insurance premiums are withdrawn from your account on the 27th of each month (the following business day if the 27th falls on a holiday of financial institutions).

For insurance premium payment, bank transfer (automatic withdrawal) is safe and convenient.

(保険料の納付は、安心して便利な口座振替(自動払込)をお願いします。)

Bank transfer (automatic withdrawal) services are available at financial institutions such as banks, shinkin banks, credit unions, agricultural cooperatives, and also at Japan Post Bank/post offices.

- ◎ **If it becomes difficult for you to pay insurance premiums under such circumstances including a significant drop in your income due to resignation/retirement, bankruptcy, etc., you may be eligible for a reduction of or an exemption from insurance premiums. Please contact us for consultation.**