

Information for Persons Enrolled in the Kobe City National Health Insurance System

—神戸市国民健康保険に加入された方へ—

1. Mail delivery (郵便物が届くようにしてください。)

- (1) Heads of households are obliged to pay insurance premiums and provide notification concerning the acquisition and/or loss of eligibility for insurance.
- (2) Documents related to the National Health Insurance program (including Health Insurance Cards) and notices on insurance premiums are sent by mail to heads of households. Therefore, please make sure that you are able to receive mail by such means as displaying the name under which you have registered for the National Health Insurance program on a nameplate.

2. Insurance premiums (保険料について)

- (1) Insurance premiums are determined based on income after subtracting various kinds of deductions from income under the Local Tax Act (tax base) for all persons covered by insurance. Insurance premiums may be reduced depending on the previous year's income (revenue minus necessary expenses) of all members of a household (including the head of a household not covered by insurance and specified members in the same household). If your tax-related documents do not provide proper information on whether or not there is any relevant income and the details of income, we will send you a letter asking whether or not there is any relevant income. Please make sure to send us your reply, or to submit it to the health insurance desk of your ward office or branch office.
- (2) You must pay your insurance premium starting from the month in which you become eligible for insurance (not from the month of your notification).
- (3) When you become ineligible for insurance, you must pay the premium for the period through the month preceding the month in which you lose eligibility.
- (4) If the number of insured persons increases, the insurance premium is calculated including the premium for the person(s) newly insured.

3. If you move to Kobe City and enroll in insurance (加入された方が市外から転入された場合)

Your income-based premium, etc. is determined after the government of Kobe City makes inquiries about your income with the municipalities that have jurisdiction over your previous place of residence and receives a response. Then, the amount of your insurance premium will be re-calculated after receiving the response, and you may be given another notification for insurance premium amounts.

4. How to pay insurance premiums (保険料のお支払い方法について)

- (1) Payment is to be made in 10 installments for the period from June through March of the next year. You can pay by money transfer from your account at a financial institution (hereinafter, "account transfer"), or pay at financial institutions, Japan Post Bank/post offices, convenience stores, or the health insurance desk in your ward office or branch offices, using the statement of payment enclosed with a premium notice we send you.
- (2) In principle, please make payments via account transfer.
 - Premiums are withdrawn from your bank account on the 27th of each month (or the following business day if the 27th falls on a holiday of your financial institution).
 - You can apply for account transfer services by filling out an Account Transfer Request Form provided to you at the time of your enrolment notification, affixing your seal, and returning it to us, or by submitting the form to your financial institution directly.
 - If you can use a cash card, you can apply for account transfer services at the health insurance desk in your ward office or branch office as well. For details, please contact the health insurance desk.

5. Be sure to pay your insurance premiums by the due date (保険料は必ず納期限までにお支払いください。)

- (1) The National Health Insurance is a mutual aid system that supports everyone in receiving medical treatment without anxiety in times of injury or illness. Insurance premiums provide an important source of finance for such medical treatment. Therefore, please make sure to pay by the due date.
- (2) If it is difficult for you to pay insurance premiums under circumstances including a significant decline 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.
- (3) A household that falls behind in its payment of insurance premiums is issued a Health Insurance Card with a short period of validity (Short-term Health Insurance Card). A letter of reminder is sent for every payment period. In addition, reminders are also given by phone, through visits, and in documents.
- (4) If it is difficult for you to pay insurance premiums, you may discuss with us possible ways of payment, such as installment payments.
- (5) If you don't pay your premiums by the due date, a late fee is charged.
- (6) If you are behind in making your payment of insurance premiums, a Certificate of Eligibility for Insurance (requiring payment of the full amounts of medical costs at medical facilities) may be issued. Your ability to pay (property such as savings, life insurance policies, salaries, and real estate) may be investigated, and you may be subject to procedures for non-payment disposition such as seizure of property.

6. When you move, or return to your home country (引越ししたり、帰国する場合)

If you relocate within your ward or move to another ward in Kobe City*, or move out of Kobe City or leave Japan*, please bring your Health Insurance Card, seal, and passport along with your residence card or special permanent resident certificate, and provide notification at your ward office or branch office.

- * If you move to another ward in Kobe City, you must provide notification at the ward office, or branch office in the ward to which you move.
- * If you leave Japan and are scheduled to return within your period of stay with a re-entry permit, you are not required to provide notification.
- * If you leave Japan or move out of Kobe City without providing notification, you will have to pay the insurance premium for the period during which you fail to provide notification.

7. When you enroll in any other health insurance program (他の健康保険に加入された場合)

When you join social insurance programs, please complete the procedure for the loss of eligibility for the National Health Insurance at the ward office or branch offices in your place of domicile.

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

- (1) Ward office health insurance desks may not provide services in foreign language. 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 City. Interpreter assistance is available in English, Chinese, Korean, Spanish, Portuguese, Vietnamese, Indonesian, French and Thai.

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