

国民健康保険

National Health Insurance

日本では、日本国内に住所を持つ人は誰もが国民健康保険などの公的医療保険に加入する皆保険制度がとられており、保険の給付により、病院などで診療を受けた際に支払う医療費（自己負担額）が少なくてすみます。

中央区に住民登録をしている方は、すべて公的医療保険（P54 後期高齢者医療制度を含む）に加入する義務があります。

●国民健康保険に加入できない人

- 中央区に住民登録をしていない人
- すでに他の公的医療保険（企業などで働く人を対象とした被用者保険など）に加入している人とその扶養家族
- 後期高齢者医療制度に加入している人（P54 参照）
- 生活保護を受けている人
- 「特定活動」の在留資格のうち次の目的で入国した人
 - ① 治療を目的とする人（日常上の世話をする人を含む）
 - ② 1年を超えない期間滞在し、観光、保養その他これらに類似する活動を行う事を目的とする人（同行した配偶者を含む）

●届出が必要なとき

下記に該当する場合は、その日から14日以内に保険年金課で手続きをしてください。なお、保険の資格は、届出した日からではなく、保険に加入すべき日にさかのぼって取得することになります。なお、14日以内に届出をしないと保険の給付を受けられない場合があります。

○国民健康保険に加入するとき

- 中央区に住民登録したとき
- 勤め先をやめたとき（勤め先の被用者でなくなったとき）
- 子どもが生まれたとき
- 生活保護を受けなくなったとき

○国民健康保険をやめるとき

- 中央区から引っ越したり、出国するとき
- 勤めをはじめたとき（被用者保険に加入したとき）
- 死亡したとき
- 生活保護を受けたとき

○その他

- 世帯員や住所に異動があったとき
- 紛失などのため保険証を再発行するとき

●保険料の決め方

国民健康保険に加入した人（被保険者）は、保険料を納めなければなりません。保険料は、前年の所得額と世帯人数を基礎にして世帯単位で計算され、世帯主が納めます。

Japan has a universal healthcare system, where any person who has an address in Japan must enroll in public health insurance programs, such as National Health insurance (NHI). As part of the medical expenses are covered by insurance benefits, your actual payment for care at medical institutions is quite low.

All registered residents of Chuo City are obligated to enroll in public health insurance (including the latter-stage elderly healthcare system on P. 54).

●People Who Are Ineligible for National Health Insurance

- Those who have not completed resident registration in Chuo City
- Those who have already joined another public health insurance plan (e.g., employee's health insurance plan), and their dependents
- Those who have already joined the latter-stage elderly healthcare system (see P. 54)
- Those who receive public assistance
- Anyone in Japan under the visa status of designated activities for one of the purposes below:
 - ① Receiving medical treatment (including anyone providing daily support for the patient)
 - ② Living in Japan for one year or less for sightseeing, rest or other similar activities (including accompanying spouses)

●When Notifications Are Necessary

If any of the situations listed below occur, complete the necessary procedures within 14 days at the Health Insurance and Pension Section of the City Office. The eligibility for NHI begins from the day you must enroll, not from the day you file notification. In some cases you will not be able to receive insurance benefits unless you file a notification within 14 days.

○When you must join National Health Insurance

- Upon completing resident registration in Chuo City
- Upon leaving your employer (i.e., when you are no longer covered by your employer's health insurance program)
- Upon the birth of a baby
- Upon termination of public assistance

○When you must withdraw from National Health Insurance

- When you move out of Chuo City or leave Japan
- When you start working (join an employee's health insurance plan)
- Upon the policyholder's death
- When you start to receive public assistance

○Other cases

- Upon a change in the household's members or address
- Upon the need to have the insurance card reissued due to loss or other reason

●Insurance Premiums

Once enrolled in National Health Insurance, you must pay premiums. Premiums are calculated by household unit, based on income of the previous year and the number of household members. The head of the household is responsible for making the payments.

問い合わせ：

保険年金課資格係（中央区役所）

電話：3546-5362

●保険料の納め方

国民健康保険の保険料を納める期限は毎月末日で、①納付書により支払う方法、②預金口座から引き落とす方法、③年金から差し引いて納める方法があります。

年間の保険料（12か月分）は、6月から翌年3月までに10回に分割して納めていただきます。

・①の納付書により支払う場合

6月に保険年金課から納付書を郵送します。最寄りの金融機関、保険年金課・特別出張所の窓口、コンビニエンスストアで納期限までに納めてください。コンビニエンスストアでは、夜間や土・日曜でも納められます。

・②の口座から引き落とす場合

保険年金課・特別出張所の窓口で口座振替依頼書を提出することで、この方法を利用できます。

また、預金口座名義人が、キャッシュカードを持参して手続きをすることができます。

・③の年金から差し引いて納める場合

世帯全員が65歳～74歳で、世帯主が一定額以上の年金を受け取っている場合は、保険料は年金から自動的に差し引いて納められます。その場合は、年金が支払われる偶数月の支給額から2回分の保険料額が差し引かれます。また、希望により口座から引き落とす方法に変更することもできます。

問い合わせ：

保険年金課収納係（中央区役所）

電話：3546-5365

●保険の給付

病気やけがのため病院などで治療を受けるときに保険証を提示すると、保険から給付が行われ病院等で支払う金額（自己負担額）は次のとおりとなります（制度改正により変更になる場合があります）。

- ・小学校入学前（6歳の3月31日まで）の乳幼児
医療費の20%
- ・小学校入学（6歳の4月1日から）の児童から70歳未満の人
医療費の30%
- ・70歳以上から75歳未満の人
医療費の20%（一定以上の所得の方は30%）

※ただし、中学校卒業（15歳の3月31日）までの子どもは、区の子ども医療費助成制度（P78参照）により、自己負担額はありませぬ。

Inquiries:

Qualification Subsection, Health Insurance and Pension Section (Chuo City Office)

Tel: 3546-5362

●Payment of Insurance Premiums

The due date for paying the NHI premiums is the end of every month. There are three ways to pay: ① Paying using a payment invoice, ② arranging for automatic deductions from your bank account, and ③ deductions from your pension.

Annual premiums are divided into 10 payments made from June to March of the following year

①Payment using a payment invoice

Each year in June, a payment invoice is mailed from the Health Insurance and Pension Section of the Chuo City Office. The payment must be made by the due date at a local financial institution, the Health Insurance and Pension Section or a special branch office, or a convenience store. Insurance premium payments can be made at convenience stores even at night or on Saturdays and Sundays.

②Automatic deductions from your bank account

To use this method, submit a bank transfer request form to the Health Insurance and Pension Section or a special branch office. Account holders can also complete this procedure by directly bringing their cash card.

③Deductions from your pension

If your entire household is made up of persons between the ages of 65 and 74, and the head of household receives a pension exceeding a certain amount, insurance premiums are paid through automatic deductions from their pension. In this case, an insurance premium covering two months is deducted from the pension, paid on even months. In addition, you may also change the deduction method so that payment is deducted from your bank account.

Inquiries:

Receiving Subsection, Health Insurance and Pension Section (Chuo City Office)

Tel: 3546-5365

●National Health Insurance Coverage

If you present your insurance card when you obtain medical care at a hospital or other healthcare facility due to illness or injury, NHI will cover the majority of the cost. The amount you pay to the hospital (out-of-pocket expenses) is as follows (please note that the system may be revised and changed):

- Preschoolers (up to the end of the fiscal year [March 31] in which he/she reaches 6 years of age): 20% of medical expenses
- Elementary school children (from April 1 of the fiscal year in which he/she reaches 6 years of age) to persons under 70 years of age: 30% of medical expenses
- Between 70 and 74 years of age: 20% of medical expenses (30% for those whose income exceeds a certain amount)

* Junior high school students or younger (up to the end of the fiscal year [March 31] in which the student reaches 15 years of age) do not have to pay out-of-pocket expenses due to the Subsidy for Children's Medical Expenses system the city provides (refer to P.78)

- 保険から給付が行われない場合（全額自己負担になる場合）
 - ・やむを得ない事情を除き、必要な届出を 14 日以内にしなかったとき
 - ・保険を扱う病院などがあるのに、保険を扱わない病院などにかかったとき
 - ・保険で規定した以外の治療を受けたとき
 - ・自己の犯罪行為、故意、けんか、泥酔などにより病気がけがをしたとき

○高額療養費の支給

保険証を使って病院などで受診したときに支払った自己負担額が限度額を超えたときは、申請を行うことで高額療養費（限度額を超えた金額）が払い戻されます。

○出産育児一時金の支給

加入者が出産したとき、出産育児一時金が支払われます。

○葬祭費の支給

加入者が死亡したとき、その葬祭を行った方に葬祭費が支払われます。

問い合わせ：

保険年金課給付係（中央区役所）

電話：3546-5360

●^{とくていけんこうしん き}特定健康診査・^{とくてい ほけん しどう}特定保健指導

40 歳以上 74 歳以下の中央区の国民健康保険加入者を対象として、特定健康診査を年 1 回無料で、区と契約した医療機関などで受診できます。健診の結果、生活習慣の改善が必要と判定された方を対象に特定保健指導を行います。

問い合わせ：

福祉保健部管理課保健係（中央区役所）

電話：3546-5397

●^{ほか}その他

○交通事故にあったとき

加入者が交通事故などでけがをし、保険証を提示して治療するときは、必ず保険年金課に届け出てください。加害者が治療費を負担するのが原則ですが、加害者の負担が当面期待できないとき、保険の給付で一時治療費を支払い、後日、加害者に支払った分を請求します。

○夏季施設「海の家」・「山の家」

加入者の健康増進とレクリエーションを目的として、毎年 7 月下旬から 8 月下旬に「海の家」・「山の家」を夏季施設として開設します。くわしくは「区のおしらせ」または「ホームページ」でお知らせします。

○Cases Where Insurance Coverage Is Not Available (When You Are Responsible for Paying the Full Cost of Medical Care)

- When the necessary notifications are not made within 14 days, with the exception of extraordinary circumstances
- When a patient is treated at a hospital or other medical facility that does not accept insurance even though an alternate hospital or medical facility that does accept insurance is available
- When a patient receives treatment not covered by insurance
- When a patient becomes ill or injured intentionally, due to a criminal act, fight, drunkenness, etc.

○Reimbursement for High Medical Expenses

When the out-of-pocket expenses a patient pays to a hospital or other medical facility after presenting his/her insurance card exceeds the maximum amount for out-of-pocket expenses, the patient can apply to have the excess amount reimbursed later as a high medical expense.

○Childbirth Subsidy

When an insured person under NHI has a baby, they can receive a childbirth subsidy.

○Subsidy for Funeral Costs

When an insured person under NHI passes away, a subsidy for the funeral costs will be paid to the person who arranged the funeral.

Inquiries:

Benefits Subsection, Health Insurance and Pension Section (Chuo City Office)

Tel: 3546-5360

●Specific Health Checkups and Special Health Guidance

Specific health checkups are available once a year free of charge for Chuo City NHI members between 40 and 74 years of age. To receive an examination, please visit a medical institution contracted by the city. Depending on the results, special health guidance may be provided to those determined to need to improve their lifestyle.

Inquiries:

Public Health Subsection, Management Section, Social Welfare and Public Health Department (Chuo City Office)

Tel: 3546-5397

●Other

○In Case of Traffic Accidents

When NHI members are injured in a traffic accident, etc., and present their insurance card to receive treatment, they must also notify the Health Insurance and Pension Section. In principle, of course, the person who caused the accident should pay the medical fees, but insurance will temporarily cover the medical expenses incurred if that person is not able to pay for some time. The person who caused the accident will be charged for the fees at a later date.

○Summer Facilities "Umi-no-ie" and "Yama-no-ie" (seaside cottage and hillside cottage)

Umi-no-ie and Yama-no-ie are open every summer from late July to late August to provide insurance subscribers with opportunities for healthful rest and recreation at a resort. Details will be announced in the *Chuo City Newsletters* or the Chuo City website.

問い合わせ：

保険年金課給付係（中央区役所）
電話：3546-5360

Inquiries:

Benefits Subsection, Health Insurance and Pension Section (Chuo City Office)
Tel: 3546-5360

こうき こうれいしゃ いりょうせいど
後期高齢者医療制度

Latter-Stage Elderly Healthcare System

75 歳以上の人および 65 歳以上で、一定の障害があり、申請に基づき広域連合の認定を受けた人は、国民健康保険などの公的医療保険ではなく、後期高齢者医療制度に加入します。それまで加入していた医療保険に関係なく、75 歳の誕生日から対象になります。

制度により、病院などで診療を受けた際の自己負担額は、医療費の 10%（一定以上の所得の人は 30%）になります。
※制度改正により変更になる場合があります。

Individuals aged 75 and older—and individuals 65 and older confirmed by the Tokyo Metropolitan Association of Medical Care Services for Older Senior Citizens as having a designated level of disability upon application—join the latter-stage elderly healthcare system rather than public health insurance such as NHI. This applies to everyone from the day they turn 75 years of age, regardless of the health insurance plan they have been enrolled in until that time.

In this system, out-of-pocket expenses when a patient receives medical care at a hospital or other medical facility total 10% of the medical expenses incurred (30% for those whose income exceeds a certain amount).

* Please note that the system maybe revised and changed.

こうき こうれいしゃ いりょうせいど かにゅう ひと
●後期高齢者医療制度に加入できない人

- ・中央区に住民登録をしていない人
- ・生活保護を受けている人
- ・「特定活動」の在留資格のうち次の目的で入国した人
 - ①治療を目的とする人（日常上の世話をする人を含む）
 - ②1 年を超えない期間滞在し、観光、保養その他これらに類似する活動を行う事を目的とする人（同行した配偶者を含む）

● Those Who are Ineligible for the Latter-Stage Elderly Healthcare System

- Those who have not completed resident registration in Chuo City
- Those who receive public assistance
- Anyone in Japan under the visa status of designated activities for one of the purposes below:
 - ①Receiving medical treatment (including anyone providing daily support for the patient)
 - ②Living in Japan for one year or less for sightseeing, rest or other similar activities (including accompanying spouses)

とどけ とき ひつよう
●届出が必要なとき

次の場合は、その日から 14 日以内に保険年金課で手続きをしてください。

- ・中央区に住民登録をしたとき
- ・中央区から引っ越したり、出国するとき
- ・住所が変わったとき
- ・死亡したとき
- ・生活保護を受けるようになったとき
- ・紛失などのため保険証を再発行するとき
- ・65 歳以上 75 歳未満の方で一定の障害があるとき（任意で加入）

● When Notifications are Necessary

If any of the events below occur, or if one of the following situations applies to you, complete the necessary procedures within 14 days at the Health Insurance and Pension Section of the City Office:

- Completing your resident registration at Chuo City
- Moving out of Chuo City or leaving Japan
- Changing your address
- Passing away
- Starting to receive public assistance
- Reissuance of your insurance card due to loss or other reasons
- If you are between the ages of 65 and 74 with qualifying disabilities (voluntary enrollment)

問い合わせ：

保険年金課資格係（中央区役所）
電話：3546-5362

Inquiries:

Qualification Subsection, Health Insurance and Pension Section (Chuo City Office)
Tel: 3546-5362

こうき こうれいしゃ いりょうせいど ほけんりょう
●後期高齢者医療制度の保険料

後期高齢者医療制度に加入した人は、被保険者となりそれぞれが保険料を納めなければなりません。一定額以上の年金を受け取っている場合、保険料は年金から差し引いて納められます。

● Insurance Premiums under the Latter-Stage Elderly Healthcare System

Those who have joined the latter-stage elderly healthcare system become insured, and each must pay an insurance premium. If you receive a pension that exceeds a certain amount, the insurance premium is deducted from your pension.