

INFORMATION FOR FOREIGN NATIONALS ENROLLED IN THE KOBE CITY NATIONAL HEALTH INSURANCE SYSTEM

1. Mail delivery

- (1) Heads of households are obliged to pay insurance premiums and file notifications 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 ensure that you are able to receive correspondence, for instance by displaying your name on your doorplate.

2. Insurance premiums

- (1) Insurance premiums are calculated based on the net income (income after deductions) of all insured persons, as stipulated in the Local Tax Act. Insurance premiums may be reduced depending on the previous year's income (revenue minus necessary expenses) of all members of your household (including the head and special members of the household that are not covered by this insurance). If your tax-related documents do not provide sufficient information on whether there was any relevant income and the details of income, we will send you a letter asking whether you had any relevant income. Please make sure to mail us your reply, or submit it in person to the National Health Insurance Service Desk at your local ward or branch office.
- (2) You must pay your insurance premiums 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 premiums for the period through the month preceding the month in which you lose eligibility.
- (4) If the number of insured persons increases, the insurance premiums will be calculated including the premiums for the person(s) newly insured.

3. What happens when a person enrolled in the national health insurance moves to Kobe city?

Your income-based premiums and other fees will be determined after the Kobe City Government makes inquiries about your income with the municipality that has jurisdiction over your previous place of residence and receives a response. Upon the receipt of this response, your premiums will be re-calculated and you may receive another notification in regard to your insurance premiums.

4. How to pay insurance premiums

- (1) Payments are to be made in ten installments from June through March of the next year. You can pay by bank transfer from your account with a financial institution, or use the invoices that will be enclosed with your insurance premiums notice to pay at various financial institutions, post offices, Japan Post Bank branches and convenience stores, as well as the National Health Insurance Service Desks at ward or branch offices. You can also pay your premiums using an application on your smartphone.
- (2) In principle, please make payments via bank transfer.
 - Premiums will be withdrawn from your bank account on the 27th of each month (or the following business day if the 27th falls on a bank holiday).
 - In order to set up a bank transfer, please fill out the Bank Transfer Request Form that will be provided to you when you enroll in the national health insurance system, affix your seal to it and either send it to the municipal government or submit it directly to your financial institution.
 - If you have an ATM cash card, you can also set up a bank transfer at the National Health Insurance Service Desk at your local ward or branch office. For details, please contact the relevant service desk.

5. Be sure to pay your insurance premiums by the due date!

- (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 you find it difficult to pay your insurance premiums because of a significant decline in income due to resignation, bankruptcy or other reasons, you may be eligible for a reduction or an exemption from paying your insurance premiums. Should such situation arise, please contact us for consultation.
- (3) Households that fall behind in payment of insurance premiums will be issued Health Insurance Cards with a short period of validity (Short-Term Cards). In addition, overdue payment reminders will be sent for every payment period, and you will be reminded about these payments by phone or in writing.
- (4) If you find it difficult to pay your insurance premiums, you can discuss other possible ways of payment, for instance switching to an installment plan, with a government representative.
- (5) If you do not pay your premiums by the due date, a late fee will be charged.
- (6) In case of extended payment delinquency, you may be issued an Insurance Eligibility Certificate (which means that for the time being you will have to pay the entire cost of your treatment at various medical facilities). Furthermore, payment delinquency response measures may be taken, and your assets (savings, life insurance policies, salaries, real estate, etc.) may be investigated and sequestered.

6. When you move, or return to your home country...

If you relocate within your ward, move to another ward within Kobe city*, 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 file a notification at the National Health Insurance Service Desk at your local ward or branch office.

**If you move to another ward within Kobe city, you must file a notification with the National Health Insurance Service Desk at the ward or branch office that has jurisdiction over your new address.*

***If you leave Japan, but plan to return within your period of stay and have acquired a re-entry permit, you are not required to file this notification.*

***If you leave Japan or move out of Kobe city without filing this notification, you will have to pay the insurance premiums for the entire period until you file such notification.*

7. When you enroll in a different health insurance program...

If you enroll in a different health insurance system, for instance a social insurance program, please complete the procedures related to the loss of eligibility for the national health insurance at the National Health Insurance Service Desk at your local ward or branch office. (Procedures can be done either online or via mail.)



8. If you do not understand Japanese...

- (1) Ward office service desks may be unable to provide services in foreign languages. Therefore, if you would like to receive a consultation or file an application at a ward office, if possible, please come with someone who speaks Japanese.
- (2) Kobe International Community Center provides free interpreting services for foreign citizens with limited Japanese language skills, who want to make inquiries or seek consultation at ward offices or other government institutions in Kobe. Interpreting assistance is available in English, Chinese, Korean, Spanish, Portuguese, Vietnamese, Filipino, Nepalese, Thai and Indonesian. (Prior reservation required.)

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