

<Using the Health Clinic>

When using the Health Clinic, access the survey from the QR code on the registration form on the counter near the Health Clinic entrance and let a nurse know after you have entered your student ID number, name, and reason for visiting.

Healthcare Facilities in Beppu

If you need to go to a hospital or clinic for medical services, always bring your health insurance card with you. Many hospitals only provide support in Japanese, so if you have trouble communicating in Japanese be sure to bring a friend or someone else who can interpret for you. You can find information about healthcare facilities in Beppu and Oita at the following websites.

Beppu Medical Association Hospital/Clinic Guide:

<http://www.beppu-med.or.jp/ippan/medicalinstitution/> (information in Japanese only)



Oita Medical Information System: <https://iryjo-joho.pref.oita.jp/>
(Japanese, English, Korean, and Chinese)

**Medical assistant (for international students only)**

International students have felt the need to have English interpretation during their doctor's visits at Japanese medical institutions and while receiving instructions about their prescription medication.

This service provides interpretation support when students are being referred to an appropriate medical institution based on their symptoms, and when communicating with doctors, nurses, and pharmacists. This interpretation support is available in English, Chinese, and Japanese 24 hours a day, 365 days a year. The telephone number for APU's international students is 03-3811-8124. This free service is only available in Japan.

<Languages Available>

Japanese, English, Chinese, Korean, Thai, Vietnamese, Indonesian, Tagalog, Nepali, Malay, Burmese, Khmer, Portuguese, Spanish, French, German, Italian, Russian

Medical Insurance System

Regardless of how confident you may be when it comes to your health, even a minor incident could lead to illness or injury requiring treatment at a hospital, and you could find yourself facing large medical bills. For this reason, Japan has a medical insurance system where insurance holders contribute to the system by paying insurance premiums on a regular basis, and the insurance serves to lessen the burden of medical expenses.

Distance Health Insurance Coverage Certificate (Domestic Students)

- Domestic students may already be covered by their sponsors' health insurance, but you must get a Distance Insurance Coverage Certificate to take with you when receiving medical treatment; copies are not accepted.
- To obtain this certificate, purchase a Certificate of Attendance (see page 50) from APU and send it to your parents or financial sponsor. They should be able to use the Certificate of Attendance to apply for a Distance Health Insurance Coverage Certificate at their place of employment.
- Students who want to enroll in the National Health Insurance program should apply at their local government office and pay all required premiums.

National Health Insurance Program (International Students)

- The National Health Insurance Program (in Japanese, こくみんけんこう ほけん 国民健康保険 (*kokumin kenkou hoken*), or こくほ 国保 (*okuho*)) is a medical insurance system where medical expenses incurred from illness or injury are shared between the national government, the local municipality, and the individual receiving medical treatment. See the website of the All-Japan Federation of National Health Insurance Organizations for more information on the National Health Insurance Program (Japanese: [http:// www.kokuho.or.jp/](http://www.kokuho.or.jp/)).

- Enrolling in National Health Insurance is Mandatory

All international students with student visas residing in Japan (including exchange students) are required by law to enroll in the National Health Insurance program. You cannot voluntarily withdraw from the program. You may withdraw from the insurance program when you depart Japan and return your residence card, or when you find a job and enroll in other health insurance through your employer.

- Enrolling in National Health Insurance and Making Claims

Enrolling in National Health Insurance can be done at the insurance office of your local government office. International students who lived outside of Japan before entering APU will enroll in the National Health Insurance Program during the orientation period. National Health Insurance Certificates (health insurance cards) will be issued at a later date. A new health insurance card will be mailed to you every July in the following years.

International students who lived in Japan prior to entering APU must visit their local government office (e.g. Beppu City Hall) to update their address, and should complete the health insurance registration procedures at the same time. You cannot use the health insurance card issued by your previous local government office.

- Paying Insurance Premiums (ほけんりょうぜい 保険料/税) (1)

Insurance premiums (payments) are different for each local government office. Health insurance premiums are calculated in January each year using your Japanese income for the previous year (as reported on an income declaration form), and are announced in June. Once the premiums are announced, the amount is divided into 10 payments that are made from June until March of the next year. This also applies to international students.

While insurance premiums vary based on the income earned in Japan in the previous year, most international students do not make a lot of money, so your insurance premiums may be greatly

reduced if you file a National Health Insurance Income Declaration Form.

Every year around January the Student Office provides information about this income declaration form, and eligible students have a limited time (about two weeks) to submit this form at APU. Once this period passes, students must go to their local government office (city hall) to submit the income declaration form.

※In 2022, Beppu City reduced the annual health insurance premium for students who submitted this form from 58,800 yen to 17,500 yen.

※Amounts are adjusted every year. Watch for information from your local government office.

● Paying Insurance Premiums (保険料/税) (2)

When you open a bank account, you can apply to have your insurance premiums automatically withdrawn from your account. Automatic payments are deducted at the end of the month, so check your bank book the following month to confirm that the premium was correctly deducted. Insurance premiums should appear in your bankbook as [コクミンケンコウホケン].

If you do not or cannot apply for automatic payments, you will receive a National Health Insurance Premium Payment Notification booklet (国民健康保険税納税通知書). You will need to take this booklet to your local government office or a financial institution to make your insurance premium payments.

You will receive a reminder notice (保険料) if you do not pay your insurance premiums on time. Take this notice to your local government office or a financial institution as soon as possible and pay your insurance premium and the late fee. If you continue to not pay your health insurance premiums, the period of validity of your health insurance may be shortened or your health insurance may be suspended, which means you would be required to pay the full amount of any medical treatment you receive. Your property or assets can be seized because of overdue payments.

You must notify the national health insurance section of the (city) government office of the following cases without fail.

- When your address or name has changed (including cases in which the room number at AP House has changed)

It is requested that you notify the (city) government office within 14 days following the day of change.

- When you leave Japan after graduation or for a long term due to a leave of absence or studying abroad

When you leave Japan, it is requested that you go to the (city) government office, notify it of your address change, undertake procedures for disqualification for the national health insurance, and return your health insurance card.

If you neglect to make the aforementioned notification, you may not receive issuance of a new health insurance card when you return to and reside in Japan, or you may be required to pay insurance premiums for the period of staying in a location outside of Japan.

- When Receiving Medical Treatment

If you receive treatment at a medical institution that accepts national health insurance, you will only be required to pay 30% of the cost of any expenses for treatment covered by the Health Insurance Act if you present your national health insurance card.

Treatment covered by the National Health Insurance	Treatment not covered by the National Health Insurance
Medical consultations	Vaccinations, health checkups
Medical care (e.g. surgery, dental treatment)	Orthodontics (teeth straightening), cosmetic surgery
Prescription medication	Normal pregnancies, childbirth, abortions
Hospitalization (excluding meals), nursing care	Injuries suffered as a result of alcohol abuse or assault

If you do not have your national health insurance card with you, you may have to pay the entire cost of your treatment up front. However, you can apply for a refund of the portion covered by the National Health Insurance if you bring your *inkan*, bank passbook, payment receipt, and a statement of medical expenses (*reseputo*) to the Health Insurance Division of your local government office.

Using another person's national health insurance card is an offense punishable under the law.

Seeking medical treatment outside of normal business hours or late at night will incur additional costs, which means that the cost to the patient will increase as well.

● Expensive Medical Treatment

The out-of-pocket costs for a long hospital stay or other costly medical treatment can get expensive. In cases like this, there is a system to reduce the financial burden of the expense of treatment, refunding the amount that is in excess of this individual payment limit*.

The individual payment limit is established according to one's age, household, and income; the refund is calculated by subtracting the payment limit from the amount paid to medical institutions in one month.

To apply for this refund, you will need your medical receipts, insurance card, and personal seal (*inkan*). For detailed information, contact the national health insurance division at your local government office.

* Individual Payment Limit: The maximum out-of-pocket expense for low income earners (defined as those exempt from paying local taxes, which includes most students) is 35,400 yen per month. However, the maximum amount for international students in their first year is 57,600 yen per month.

Summary

- Join the National Health Insurance Program during orientation.
- Sign up for automatic payment for your insurance premiums.
- Submit a national health insurance income declaration form every January.
- Complete the appropriate procedures at your local government office when you move or leave Japan.
- Always have your insurance card with you when receiving any medical treatment.
- There are some procedures not covered by the national health insurance.