

## Chigasaki City National Health Insurance System

### ■ How to Use National Health Insurance (NHI)

You can use the National Health Insurance by enrolling in the NHI and presenting your My Number Card health insurance certificate or Certificate of Qualification Confirmation at medical institutions.

- Lending or borrowing it with others is not allowed and is punishable by law.
- Expired documents cannot be used.
- In case of loss or damage, please apply for a reissuance.

### ■ Payment of NHI Premiums

#### 1. How NHI Premiums are Calculated

Premiums are calculated on a monthly basis starting from the month that membership was obtained and are calculated based on the total income of the previous year.

#### 2. NHI Payment Notification of Determination

After applying for memberships, the NHI Payment Notification of Determination will be sent during the middle of the following month: (however, those who have applied from April to May will have their Notification of Determination for the Fiscal Year sent in July). The notification will be sent to the household owner responsible for payments. (The notification will be sent even if the household owner is not a member of NHI.)

#### 3. Methods of NHI Premiums Payment

There are 2 methods that you pay NHI premiums.

##### ◆ Payment via Statement

Payments can be made through the statement attached to the Notification of Determination. You can pay at financial institutions, post offices, and convenience stores.

##### ◆ Bank Transfer

The NHI premiums will be automatically deducted from a designated account every time. It is safe and convenient, and eliminates the worry of missing payment. Fill out and submit the Automatic Money Transfer Request Form to your preferred financial institution. After completing the procedures, the Notification of Commencement of Automatic Money Transfer will be sent around 15<sup>th</sup> day of the month when transfers begin.

#### 4. Consultation of NHI premiums installment payment plans

If payments of premiums are difficult due to financial circumstances, contact the Insurance Collection Section of Health Insurance & Pension Division (Window No.4) of Chigasaki City Hall. A payment plan can be arranged after consulting on your current situation.

#### 5. When Continually Failing to Pay Premiums

- I. Reminders will be mailed.
- II. Late charges for missed payments will continue to add up, increasing the total amount of money that you must pay.
- III. Your property may be seized. In order to collect your delinquent payments, we may investigate your salary, bank accounts, and life insurance policy, and may seize your property.

### **※Payment status may affect your visa renewal.**

Non-payments of large-sum premiums or delinquency for a period are practices known as “malicious act,” which may adversely affect your visa renewal.

■ Benefits Covered by National Health Insurance

[Treatment Benefits]

By using insurance at medical institutions, you only need to bear a portion of the medical expenses to receive medical treatment. Note that the proportion of medical expenses you bear varies depending on your age and other factors.

[Medical Information Network (Navi)]

If you would like to know more details about medical institutions and pharmacies, please check the website of "Medical Information Network (Navi)."



■ If the number of subscribers changes (such as in cases of moving in or out, birth, death, joining or leaving social insurance).

1. You must report to the Chigasaki City Hall Insurance and Pension Division (Counter No. 4 at the main office) or the branch office within 14 days.

- ◆ If you forget to complete the procedures for withdrawing from National Health Insurance, you will no longer be able to use the insurance starting from the day after the loss of your National Health Insurance qualification. Additionally, if you use National Health Insurance to receive medical services after losing your qualification, you may be required to repay the medical expenses that the insurer covered. Furthermore, you may have to continue paying National Health Insurance premiums.
- ◆ If your enrollment status in National Health Insurance changes due to moving, a change of name, change of head of household, etc., you will also need to complete procedures at the Insurance and Pension Division.
- ◆ When your address changes due to moving in or out, please report it to the post office. If you do not make this report, there may be cases where notifications of insurance premiums, etc., do not reach you.

■ How NHI Premiums are Determined

If there is a change in members, then the premiums will be recalculated from the month membership was obtained or terminated. Premiums will be revised in the month following the report: (however, if NHI membership was obtained or terminated after April 1<sup>st</sup>, and filed during from April to May, then the Notification of Determination for the Fiscal Year will be sent in July).

- ◆ You can get information necessary for daily life such as medical care, health welfare, child-raising, etc. For those who want to know more, please go to the web-site of "Kanagawa Multilingual Support Center".

TEL. 045-316-2770

URL:<http://www.kifjp.org/kmlc>



Inquiries to Health Insurance & Pension Division, City of Chigasaki

TEL. 0467-82-1111

(Please call us with someone who understands Japanese.)