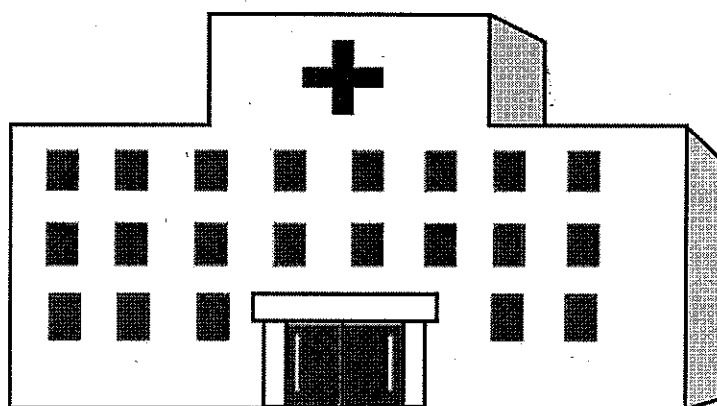


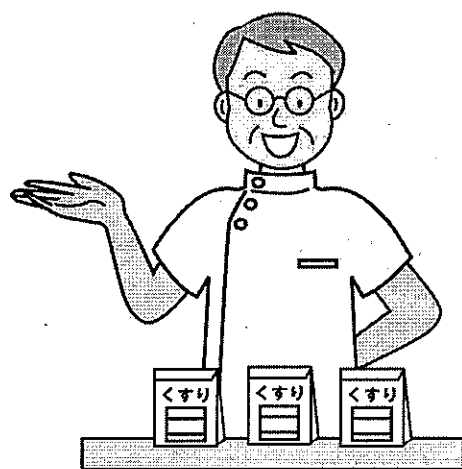
Guidebook for Receiving Medical Care in Japan



Yamanashi Prefecture

< International Affairs Division >

Note: The medical and government institutions of Japan do not usually employ foreign language interpreters, so if you cannot speak Japanese, please ask for the help of an acquaintance who can when you contact or consult with these facilities.



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1 Medical Institutions

When you become ill or injured, you need to receive medical care at a medical facility. Here, we will explain the types of medical institutions and treatments that are available in Japan as well as their systems and regulations.

1 - 1 Basic Information on Medical Institutions in Japan

(1) Types of Medical Institutions

Medical institutions in Japan are mainly divided into two types: hospitals (byoin) and clinics (shinryojo). Clinics are medical facilities with less than 20 beds and most of them don't provide inpatient services. Thus, they are fit for minor ailments and can be as basic as a family doctor in the local area you can go and see if anything happens. Large hospitals, on the other hand, are fully equipped for hospitalization with more than 20 beds and are capable of conducting a full-range of medical examinations. In particular, national and prefectural hospitals are furnished with state-of-the-art facilities and testing equipment in each department.

Hospitals with more than 200 beds often charge you more if you don't have a referral from a local clinic. We recommend to consult your local clinic first, and if necessary, to go to a large hospital in order to receive specialized treatment. It is also highly recommended to research what kind of medical facilities are available in your area in case of a sudden illness or injury. Access the following web site to find them:

~~~~~  
Yamanashi Iryo Net <http://www.yamanashi-iryo.net/>  
~~~~~

(2) Departments for Medical Services

At both clinics and hospitals, you will need to go to a specific medical department depending on the nature of your disease or injury. General hospitals contain most types of clinical departments. However, some hospitals and clinics specialize in only one or a few departments. You must select an appropriate medical facility according to your conditions and needs.

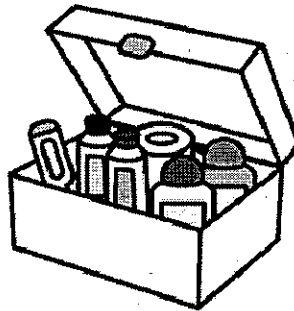
The major departments are Internal Medicine (naika), Surgery (geka), Pediatrics (shonika), etc. The larger the scale of the hospital, the more specialized the departments are to deal with different ailments. Some of the important departments and what they treat are listed below

Internal Medicine (naika)	For general ailments such as colds, using medication. If you do not know exactly what your problem is, it is best to start your treatment in this department.
Surgery (geka)	Mainly deals with external injuries. But they also provide medical care for any type of treatment that requires an operation.
Pediatrics (shonika)	Offers medical care for general ailments for children

Orthopedics (seikei-geka)	Treats any disorder relating to bones, joints, and muscles such as bone fracture, sprain, and lower back problems.
Ophthalmology (ganka)	Deals with problems with eyes in general. You can also receive an eye exam.
Dentistry (shika)	Fixes dental problems such as a cavities.

Other departments are: Obstetrics and Gynecology(sanfujinka), Ear/Nose/Throat (jibiinkoka), Dermatology(hifuka), Urology(hinyokika), Radiology(hoshasenka), Psychiatry(seishinka), Neurology(shinkeinaika), Neurosurgery(nougeka), Respiratory(kokyukika), Thoracic surgery(kyubugeka), Cardiovascular Internal Medicine (junkankinaika), Cardiosurgery (shinzougeka) , Gastroenterological Internal Medicine (shoukakinaika), Digestive Surgery(shoukaki geka), Proctology(koumonnka), etc.

If you are not sure which department to visit initially at a large hospital, consult first at the reception.



(3) First-Come-First-Serve System and Appointment System

At most medical facilities in Japan, patients are seen on a first-come-first-serve basis. That means sometimes you might have to wait for an hour or two before you see a doctor. However, for dentists, it is much more common to make an appointment in advance. Some clinics and hospitals also use the appointment system.

1 - 2 To Receive Medical Care

Unfortunately, there are a limited number of medical facilities in Japan which can accommodate non-Japanese speakers with multilingual service. So, if possible, find someone who can speak Japanese and assist you as you see the doctor.

If, due to religious reasons, you have certain limitations on lifestyle or treatments you can receive, or if you have allergies, let the receptionist or the nurse know about it in advance.

(1) Necessary Items to Bring for Examination

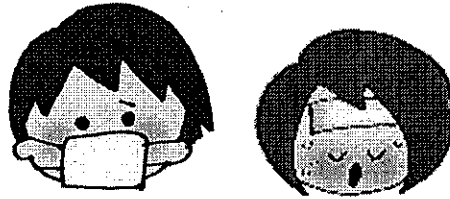
When you go to a medical institution, bring your insurance card (hokensho). It will allow you to pay only part of your bill. If you forget to bring your insurance card, or if you do not have any health insurance, you will have to pay the entire bill which is usually high.

Other items you will want to bring with you are: IDs such as your alien registration card or passport, and any prescribed medicines you are currently taking.

We will explain more in detail about the insurance card later in section 4 “Public Health Insurance System” (4-2 Employee’s Health Insurance and 4-3 National Health Insurance).

(2) Hours of Operation

Hours of operation differ depending on the medical facility, but mostly, they are open in the morning and in the afternoon during the weekdays, only in the morning on Saturdays, and closed on Sundays and holidays. It is better to call in and check the hours in advance. For medical treatment outside the operation hours, please look at section 3-2 “Nighttime and Holidays.”



(3) How to Find Medical Institutions

You can search for medical institutions in your area by accessing the internet addresses below or using the phone book. Or, you can ask your friends and neighbors if they know any good doctors in the area.

~~~~~  
Yamanashi Iryo Net: <http://www.yamanashi-iryō.net/>

~~~~~  
Emergency Information Pamphlet: <http://www.yia.or.jp/emergency/index.html>
~~~~~



The places listed below can provide you with telephone consultation in various languages.

~~~~ **AMDA International Medical Information Center** ~~~~~

AMDA can give you information in multiple languages both on medical institutions with multilingual support and on the medical welfare system in Japan.

● **AMDA International Medical Center, Tokyo** For counseling call: **03-5285-8088**

| Language | Days of the Week | Office Hours |
|--|---------------------------|--------------|
| English, Thai
Chinese, Korean,
Spanish | Monday through Friday | 9:00~17:00 |
| Portuguese | Monday, Wednesday, Friday | 9:00~17:00 |
| Filipino | Wednesday | 13:00~17:00 |

● **AMDA International Medical Center, Kansai** Phone number: **06-4395-0555**

| Language | Days of the week | Office hours |
|------------------|-------------------------|--------------|
| English, Spanish | Monday through Friday | 9:00~17:00 |
| Chinese | Monday through Thursday | 9:00~17:00 |
| Portuguese | Monday | 10:30~14:30 |



1 - 3 At a Clinic or Hospital

(1) General Procedure for the First Consultation

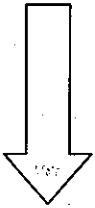
At a clinic or hospital, hand in your insurance card at the reception. In most cases, you will be asked to fill in an application form for examination and a questionnaire on your medical history and current physical conditions while you wait your turn. After the consultation, proceed to the accounting department and then the pharmacy to receive medication. The general procedure is described below.

- You become ill or injured and wish to receive a medical care.



Look for a clinic or hospital which can treat the symptoms.

- Go to the appropriate clinic or hospital



Present your insurance card and mention that this is your first visit. Most of the time, you are asked to fill in an application form and questionnaire on your present condition, medical history, allergy-related problems, etc. When finished filling in the forms, return them to the reception and wait for your turn in the waiting room.

- Consultation



When your name is called, enter the doctor's office and receive examination and necessary treatment. You might have to come back for further examinations or treatments. If so, make a follow-up appointment.

- Payment



Pay the bill in cash. In some cases, a nurse might give you the bill to bring to the payment window and pay there. Follow the instruction. Keep all your receipts. If your monthly medical cost accumulates above a certain amount (determined accordingly by your income), it will be partially reimbursed.

- Pharmacy

Go to a pharmacy with the prescription for medication given at the payment window and receive the medicine. If the pharmacy is outside the clinic or hospital (called *ingai yakkyoku*), you must pay for the medication separately. If it is within the same compound as the clinic or hospital (called *innai yakkyoku*), your prescription charge will be included in your medical bill.

*At the time of your follow up visits, go directly to the reception window of the medical department you previously visited and submit your patient ID card. There are cases when you have to check yourself in at the general reception desk first. The rest of the procedure is the same as the first visit.

(2) **Multi-lingual medical questionnaire**

Kanagawa International Association provides multi-lingual medical questionnaires. You can also obtain multi-lingual medical treatment application forms through AMDA International Medical Information Center. Both documents can be downloaded through their websites. Their addresses are as follows:

~~~~~ **Kanagawa International Association** ~~~~~

**<http://www.k-i-a.or.jp/medical/index.html>**

Questionnaires are offered for 10 medical divisions in 14 languages.

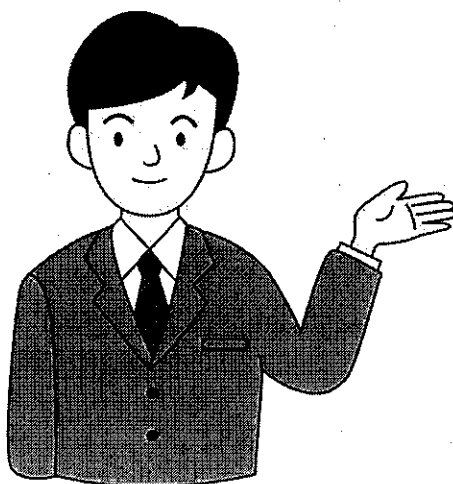
Divisions) Ophthalmology, Internal Medicine, Dentistry, Orthopedics, Dermatology, Surgery, Otolaryngology (ear, nose, and throat), Obstetrics & Gynecology, Pediatrics, Neurosurgery

Language) Indonesian, English, Khmer, Spanish, Thai, Tagalog, Mandarin Chinese, Korean, Vietnamese, Persian, Portuguese, Lao, Russian, French

~~~~~ **AMDA International Medical Information Center** ~~~~~

<http://homepage3.nifty.com/amdact/PDF/jap/pdf-J-master.html>

AMDA's site has medical care application forms in English, Spanish, Portuguese, and Chinese.



1 - 4 Hospitalization

When assessing your condition, the doctor will determine whether you need to be hospitalized or not, and if so, for how long. When you are advised by the doctor to be admitted to the hospital, you will proceed to the consultation counter for hospitalization. There, you will set the date of admission and receive a detailed explanation on hospitalization including what to bring with you.

(1) Hospital Rooms

The types of rooms at hospitals are: private room, 2-bed room, 4-bed room, 6-bed room or rooms with more beds. Unless the hospital decides it is necessary for the patient to stay in a private or 2-bed room due to certain medical conditions, personal choice of those rooms will incur extra charges. The additional rate differs from hospital to hospital, ranging from 2000 yen per day to 10,000 yen per day.

(2) General Procedure for Hospitalization

In principle, the date of hospitalization, a list of necessary items to bring for hospitalization, a guarantee form, and notes on rules and regulations at the hospital will be given prior to admission. After registering, you'll be taken to your room. The doctor decides the date of discharge based on your condition. More specific details of each step are given below.

Registration

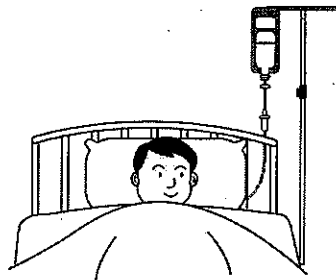
Fill in the application form and hand in the required documents (i.e. health insurance certificate (kenko hokencho), patient ID card (shinsatukenn), guaranty deposit, etc). If necessary, inform the dietitian at the hospital about your dietary habits, religious restrictions on food, etc. You can ask a nurse to let other patients in the same room know about these points, if you would like. Do not forget to prepare and bring your own underwear, personal hygiene items, etc.

During Hospitalization

Adhere to visiting hours and try not to cause any disturbance to others. There may be more restrictions on visiting hours for the children's ward. In case of surgery, the doctor will tell you about the operation procedure and ask you to sign on the surgical consent form. If there is anything you don't understand, don't hesitate to ask questions about the operation.

Discharge

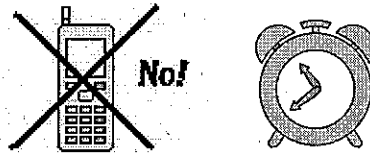
Pay the hospitalization expenses and leave the hospital.



1 – 5 Important Reminders When Visiting or Staying at Medical Facilities

(1) Notes on Visiting or Staying at Clinics and Hospitals

Do not use cell phones or PHS within the medical facilities. Adhere to your appointment time or visiting hour regulations. It is also important to ask your doctor to explain the results of the examination and the medication until you understand clearly.



(2) If You Are Concerned About Your Language Ability

If you don't feel confident in Japanese, ask someone who can interpret for you to accompany you to the clinic or the hospital.

(3) Understanding the Japanese Medical Care System

The Japanese medical care system does not provide you services unless you apply for it. Therefore it is important for you to become familiar with how the system works. You can ask questions at the reception of the hospital when you visit, or if there are social workers at the hospital, consult them. It is free to consult the social workers and they will keep your personal information confidential.

2 Pharmacies

In cases where you need to take medicine to treat illnesses or injuries, you must be very careful to follow the instructions since they usually have side-effects. Here, we will talk about prescription medicines and common medicines, and how to take them.

2 – 1 Pharmacies and Drugstores

Pharmacies are staffed with qualified pharmacists who can prepare prescribed medication, whereas drugstores are not.

| | |
|------------|---|
| Pharmacies | In addition to common drugs for colds, etc., you can buy prescribed medication prepared by pharmacists. Their names often contain the word "yakkyoku (薬局)". |
| Drugstores | They can sell common drugs but not prescription medicines. Their names often contain the words "doraggu (ドラッグ)" or "yakuten(薬店)". |

2 - 2 Purchasing Medicine

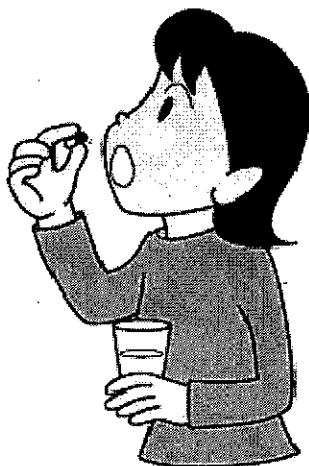
When you don't feel well but it's not necessary to see a doctor, you can buy common drugs such as headache pills, cold medicine, digestive medicine, etc from the pharmacies and drugstores. Health insurance does not cover this kind of medicine, so you have to pay the full amount.

On the other hand, when you buy medicine prescribed by a doctor, you go to a pharmacy. In this case, if you are enrolled in a health insurance program, the cost of medicine will be partially covered, so you don't have to pay the entire amount.

There are some important points to be noted regarding prescription medicine. First, the expiration date is 4 days after preparation unless otherwise noted. If the medicine has expired, you have to see the doctor and ask him to prescribe it again. Even if you received the same medicine before, pharmacists cannot prepare the medicine for you without the prescription note from the doctor.

2 - 3 On Taking Medicine

Store clerks and pharmacists at drugstores and pharmacies can tell you how to take the medicine you are buying and about its precautions and side effects. However, there will be no translators at the site, so bring somebody who can interpret for you. Alternatively, after you buy the medicine, ask someone to translate the instructions on the containers since it is not usually written in languages other than Japanese.



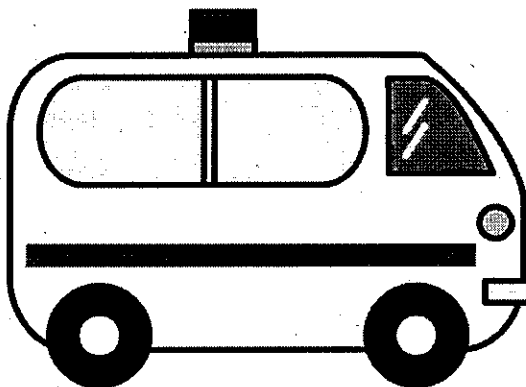
3 Emergency Medical Service

Sometimes an illness or an injury falls upon you all of sudden. What can you do in those emergency situations? Here we will tell you how to call an ambulance, how to find the medical facilities available at nighttime or on holidays, as well as what to do in case of a traffic accident.

3 - 1 Calling an Ambulance

Call **119 for an ambulance**. You can dial this number from a home phone, public phone, mobile phone, or PHS phone. Your call will be connected to a fire station. A fire department official will ask you if it is for fire (kaji) or emergency (kyuukyuu). Tell him or her it's an emergency. Then, let him or her know where the injured or sick person is and any landmarks you can describe in the surrounding area. After that, briefly but clearly describe who is sick or injured, and when, where and how it happened. If necessary, inform them of the number of people who are sick or injured, their age and sex. At the end, give your name and the number of the phone you are using. Do not panic. Stay calm regardless of circumstances.

The call and use of an ambulance are free. However, if the illness or injury is not serious, you cannot use an ambulance.



3 - 2 Nighttime and Holidays

You can obtain information about medical emergency facilities available at night or on holidays through the Yamanashi Emergency Medical Information Center etc., according to the degree of emergency from primary (no need for hospitalization or operation), secondary (any conditions which require hospitalization or surgery) to tertiary (any serious or fatal conditions which require immediate medical attention).

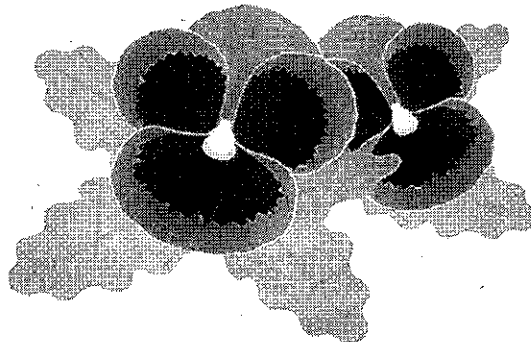
(1) Finding an Available Medical Emergency Facility

Call the organization listed below which is relevant to your area to find an available medical emergency facility. Once you obtain the number for the facility from them, call in advance to see if you can come in for treatment.

- * In case of an illness or injury which requires an ambulance, call 119 directly.
- * The way each organization gives you the information varies. Please follow their directions.

| | |
|---|-------------------------|
| Yamanashi Emergency Medical Information Center (Yamanashi kyukyu joho center) for areas except Kofu City and the eastern Nakakoma district | 0 5 5 (2 2 4) 4 1 9 9 |
| Kofu Medical Association Emergency Center for the areas of Kofu City and the eastern Nakakoma district | 0 5 5 (2 2 6) 3 3 9 9 |
| Kofu District Fire Defense Headquarters | 0 5 5 (2 2 2) 1 1 9 0 |
| Higashi Yamanashi Fire Defense Headquarters | 0 5 5 3 (3 2) 0 1 1 9 |
| Fuefuki City Fire Defense Headquarters | 0 5 5 (2 6 1) 0 1 1 9 |
| Kyounan Fire Defense Headquarters | 0 5 5 (2 7 2) 1 9 1 9 |
| Minami Alps City Fire Defense Headquarters | 0 5 5 (2 8 3) 0 1 1 9 |
| Kyohohoku Fire Defense Headquarters | 0 5 5 1 (2 2) 3 3 1 1 |
| Fuji Goko Fire Defense Headquarters | 0 5 5 5 (2 3) 4 4 4 4 |
| Tsuru City Fire Defense Headquarters | 0 5 5 4 (4 3) 2 3 4 1 |
| Otsuki City Fire Defense Headquarters | 0 5 5 4 (2 2) 0 1 1 9 |
| Uenohara City Fire Defense Headquarters | 0 5 5 4 (6 2) 4 1 1 1 |

Note: The eastern Nakakoma district includes: Kai City (old Ryuo cho and Shikishima cho), Showa-cho and Chuo City.



(2) Guidelines for Receiving Emergency Medical Care

- Upon calling, first mention the name, address and condition of the patient.
- In principle, the nearest emergency medical facility will be suggested.
- Before going to the facility, make sure to call in advance and let them know that you are coming in.
- Don't forget to bring your health insurance card.
- They might not be able to find you an available facility depending on the desired department.

(3) Using an Ambulance

If you suddenly feel seriously ill and cannot get to a hospital or clinic by yourself, or if you have a traffic accident, an ambulance will take you to the hospital free of charge.

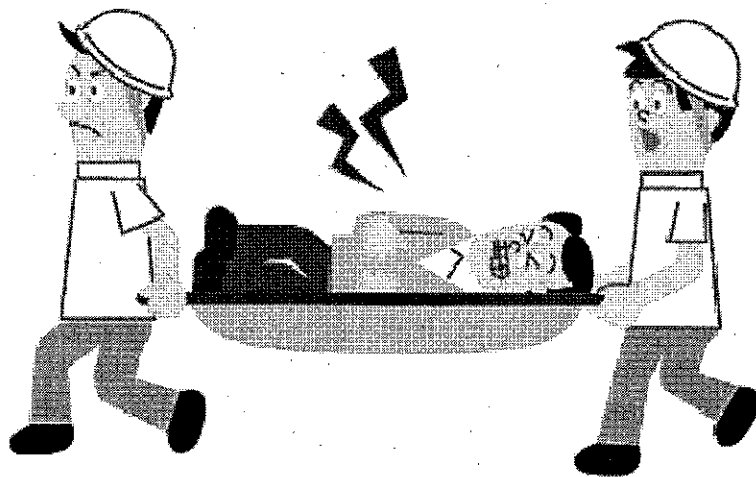
Dial 119 (toll free) to call an ambulance. When you call 119 from a green pay phone, press the red button on the front of the phone. You can also call 119 from most mobiles and PHS phones. After calling from a mobile or PHS, remember to leave it on afterwards, so you can be contacted by the emergency service.

If you don't speak Japanese, but someone nearby does, ask them to call an ambulance for you. If you are making the call, try to stay calm and say the following:

- KYU KYU DESU. SUGU NI KITE KUDASAI.
It's an emergency. Please come immediately.
- NIHONNGO GA HANASEMASU. / HANASEMASEN.
__EIGO__ NARA HANASEMASU.
I can/cannot speak Japanese.
I can speak __English__.
- NAMAЕ WA __DESU.
My name is __.
- IMA __ NI IMASU.
I'm at __ now. (Please give the address and any landmarks nearby if possible.
- JOTAI WA _____
(KEGA WO SHIMASHITA/ KURUSHIII/ KOTSUJIKO)
I'm injured. I feel sick. There was a traffic accident.
- DENWA BANGO WA _____ DESU.
Here's my phone number: _____.

The ambulance will come as soon as possible, sounding its siren. When it arrives, try to stay calm and follow the instructions of the ambulance staff. They will take you to the appropriate hospital.

If you have a regular hospital or clinic you go to, write its name on a sheet of paper and hand it to the ambulance staff. This will not, however, guarantee that you will be taken to that hospital. If you are currently taking medication, hand it to the ambulance staff. If you have health insurance, make sure that you take your certificate (kenko hokensho) with you.



3 - 3 In Case of a Traffic Accident

(1) At the Time of the Accident

If you become involved in a traffic accident, follow the guidelines below.

- ① Find out and write down the name of the other party, their address, phone number and license plate number.
- ② Call the police immediately (the number for the police is 110) and report the accident. This is required by law. Moreover, you will need the traffic accident certificate issued by the police who have jurisdiction over the site of the accident in order to claim the damages against the other party or the insurance company. In addition, in many cases of traffic accidents, a whiplash injury or damages to internal organs and bones manifest sometime after the accident. You cannot usually tell for certain how much damage you will suffer long term immediately after the accident. Thus, in order to avoid later problems, it is better to report to the police instead of just trying to settle the matter between the involved parties.
- ③ When you become injured, go to a doctor right away and have a medical certificate written out with your name on it. It is very important that you receive proper treatment from a doctor, obtain a medical certificate, and follow his or her advice. Without the doctor's medical certificate, you will not be able to claim any damage afterwards against the party at fault or the insurance companies even if you had to take days off from your work due to the injury. Do not just buy medicines and treat the injury yourself. It is also important that you file a claim for the medical expense caused by the injury with the individual party at fault or the insurance companies and ensure that they guarantee to pay your medical bill. If you were not given their assurance of compensation and you ended up paying the medical expense yourself, make sure to keep all the receipts from the treatment.
- ④ If you are unable to work due to the injury, inform your employer of the situation and your inability to work. You will require a certificate of employment issued by your employer stating that you were employed for 3 months prior to your injury later on when you decide to claim for damages due to taking a leave of absence from work.



- ⑤ When you do not know what to do, or expect a prolonged treatment or aftereffects, or when you are dissatisfied with compensation etc, we strongly recommend to consult the prefectural counseling office for traffic accidents, the local government's counseling office, or a lawyer.

(2) Compensation for Damages and its Measurement

Compensations for damages such as death and injury caused by a traffic accident are mainly divided into four categories: medical treatment benefits (chiryō kankeihi), temporary absence compensation (kyūgyō songai hoshō), compensation for mental and physical suffering or consolation money (isharyō), and compensation for death or residual disability which includes lost benefits (called itsushitsurieki) and consolation money.

Any damages that occur between 8 am and 5 pm are recompensed by temporary absence compensation, but damages during the rest of the day are paid as consolation money. For example, if you break your right hand, your inability to cook meals or take a bath and the suffering from the pain will be covered by consolation money. Compensations for mental discomfort caused by the injury are also calculated under the category of consolation money. The standard of measurement for consolation money is set differently by the automobile liability insurance (jibaiseki hoken), voluntary insurance (nin-i hoken), and Japan Federation of Bar Associations (JFBA/ bengoshikai).

If pain or physical immobility does not lessen or improve, compensations are assessed by the grades of aftereffects. There are two kinds of compensation for aftereffects. One is compensation for lost benefits and the other is consolation money for aftereffects. The compulsory automobile liability insurance (all drivers or car owners are to join this insurance), voluntary insurance (it is up to the drivers or car owners whether to join this insurance or not), and the JFBA employ different methods to calculate compensations for aftereffects.

① Compulsory Automobile Liability Insurance (jibaiseki hoken)

In this insurance system, the amount of compensation for medical and other expenses during the treatment period is limited to up to 1.2 million yen. If permanent disability results, the degree of the physical impediments sets the amount of the insurance benefits.

The insurance benefits will not be reduced or withheld, unless the wounded party holds serious fault. However, because the maximum insurance payment is 1.2 million yen during the period of the treatment, most of the benefit goes to cover the treatment fee and only a small amount may be left for the temporary absence compensation and consolation money in many cases.

② Voluntary Insurance (nin-i hoken)

The upper limit differs according to the insurance policy which the individual at fault is under.

③ Calculation Method Used by the JFBA

The JFBA uses their own method of calculation at the time of civil lawsuits.



(3) Establishing Liability (Rating blame or kashitsu wariai)

Rating blame or kashitsu wariai means determining who holds how much responsibility for the accident. Depending on the degree of negligence committed by each party, the amount of damages they are obliged to pay changes.

(4) If You are Liable for a Traffic Accident

A number of traffic accidents are happening every day. You can become a liable party of an accident or a victim of an accident at any time. In case you become a liable party, we suggest observing the following points.

- ① Join a voluntary insurance program
- ② Always drive with your driver's license
- ③ Never leave the scene of the accident

Should you cause a car accident, rescue the injured first. Then, call the police to confirm the accident location. If you fail to do so, you might not be reimbursed by your insurance company later in some cases. It is also important to show your sincere regret and offer an apology to the injured by visiting him or her. In addition, you need to inform the insurance company about the accident immediately. If you don't notify them within 60 days of the accident, the damage might not be paid. Make a detailed map of the accident location as soon as you can so that others can understand its cause.

4 Public Health Insurance System

Anybody who lives in Japan must join some kind of health insurance. There are two types of health insurance: 1) Employee's Health Insurance for those who work for companies or other business establishments and 2) National Health Insurance for those who cannot join the Employee's Health Insurance.

4 - 1 Medical Care Expense and the Public Health Insurance System

(1) Medical Care Expense and the Public Health Insurance System

If you are a part of a medical insurance program, you are required to pay only 30% of the treatment cost without exception throughout Japan. However, if you are not, you have to pay the entire amount of the medical expense on your own. On top of that, medical facilities can charge you as they see fit, so your medical payments can become terribly high.



If the medical expense was 3,000
yen

If you have insurance, you are
responsible to pay:

If you do not have insurance,
you are responsible to pay:

【900 yen】
30% of the medical cost

【3000 yen】
the entire amount of the medical cost

(2) Treatments Outside of the Medical Insurance Coverage

Public health insurance policies do not cover the following cases.

<Treatments outside of the medical insurance coverage>

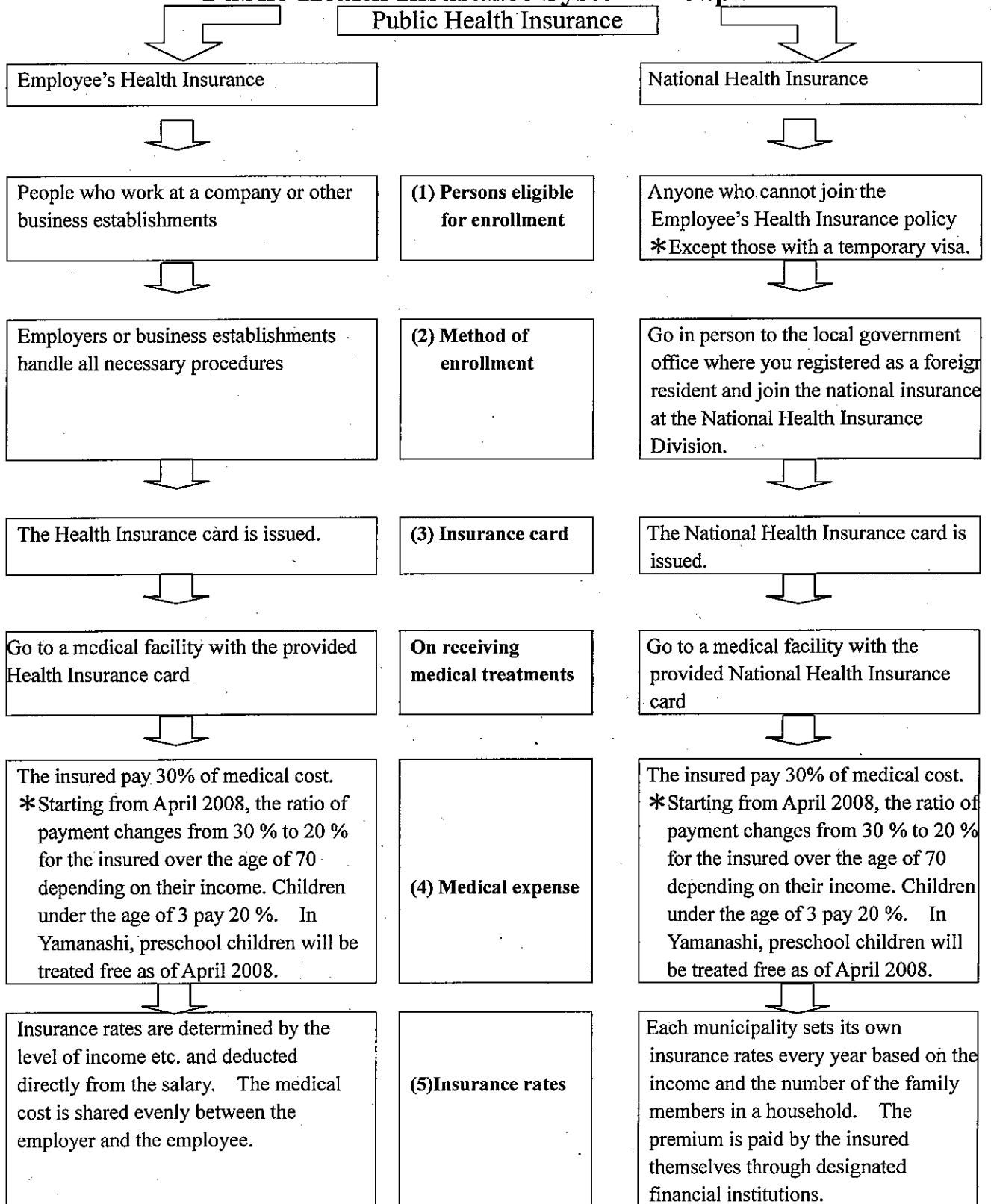
- Injuries caused by traffic accidents or assault
If injuries occurred due to another person's negligence or an illegal action, the offending party will bear the medical cost. However, sometimes reporting the accident to your insurance company allows you to cover your expenses.
- Normal pregnancy and childbirth
- Abortion due to reasons other than illness
- Health examinations or comprehensive medical checkups
- Inoculation
- Cosmetic surgery and orthodontics
- Accidents and injuries that occurred on the way to work or at work (this will be covered by Workmen's Accident Compensation Insurance)
- Surcharge of requesting a bed in a private room in a hospital instead of a non-private room.
- Any examinations, operations, treatments, or medicines that are not listed under the health insurance treatment coverage.



(3) Private Health Insurance

There are medical insurance policies sold by life insurance companies. Under these insurance policies, you pay the set premium and receive the financial compensation only when you have to see a doctor regularly or be admitted to a hospital due to an injury or sickness, or when you go through certain kinds of surgeries. This means, you have to bear the entire medical expense temporarily at first if you don't have public health insurance.

Public Health Insurance System in Japan



* In Japan, some medical facilities are under health insurance coverage, but some of them, such as facilities for massage and cosmetic surgery, are not. Even at a clinic or hospital, some treatments are not covered by insurance.

4 - 2 Employee's Health Insurance

(1) Persons Eligible for Enrollment

Anyone who works for a company or other business establishments can enroll in this insurance policy

(2) How to Join the Employee's Health Insurance Program

Enroll at the company or the business establishment at which you are employed. Inquire with them about the details of the procedure.

(3) Health Insurance Card (hokensho or kenko hoken hihokensha sho)

On joining, the Health Insurance card is issued. Take good care of it and keep it safe since it proves you are covered by the insurance. It shows your name etc, and needs to be presented at the reception at a medical facility when you receive treatment. Take it along with you as you travel in Japan.

Anybody who uses this insurance card illegally can be subject to imprisonment for fraud under the Criminal Code.

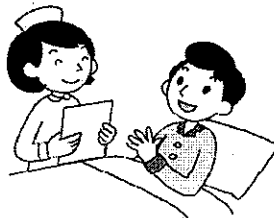
(4) The Amount of Medical Cost You Bear

You are obliged to bear 30 % of the treatment cost for illnesses and injuries. However, people over the age of 70 pay either 20% (as of April 2008) or 30 % (as of October 2006) of the medical fee, depending on the amount of their income. For children between the ages of 0 and 2, the charge is 20 % of the actual cost.

Apportionment of medical expense

| | | |
|-----------------------|------------------------------|--|
| Insured person | General beneficiary | 30% of medical fee |
| | Elderly beneficiary | 20% of medical fee (beneficiaries with more than a certain amount of income pay 30%) |
| Nonworking dependents | Children under 3 | 20% of medical fee |
| | People aged between 3 and 69 | 30% of medical fee |
| | Elderly beneficiaries | 20% of medical fee (beneficiaries with more than a certain amount of income pay 30%) |

Excerpted from: "Outlines for Employee's Health Insurance, National Health Insurance, National Pension Insurance, and Employee's Pension Insurance, 2006" by the Tokyo Social Insurance Office



(5) **Insurance Premium**

The insurance premium is deducted directly from your salary. It is determined by the amount of your income, etc. and it is evenly divided between the employer and the employee.

(6) **Benefits of Employee's Health Insurance**

| Classifications | | Provided benefits | |
|--|---|---|--|
| At the time of illnesses and injuries | | The insured | Nonworking dependents |
| On receiving treatment with the insurance card | → | • Medical expense
• Dietary cost at the time of hospitalization | • Dependents' medical expenses |
| When making advance payment on medical fees | → | • Medical expense | |
| On exceeding a specified amount of medical costs | → | • High medical expense assistance | |
| On being transported during an emergency | → | • Transportation cost | • Dependents' transportation cost |
| When taking temporary leave of absence from work for treatment | → | • Sickness and injury allowance (disability benefits) | |
| At the time of childbirth | → | • Lump-sum childbirth allowance of 350,000 yen
• Maternity allowance | • Lump-sum childbirth allowance for dependents (350,000 yen) |
| At the time of death | → | • Burial expense | • Dependents' burial expense |

Excerpted from: "Outlines for Employee's Health Insurance, National Health Insurance, National Pension Insurance, and Employee's Pension Insurance, 2006" by the Tokyo Social Insurance Office

*Lump-sum childbirth allowance

When either the insured or the dependent gives birth to a child, 350,000 yen of the lump-sum childbirth allowance or lump-sum childbirth allowance for dependents is given respectively for each baby.

4-3 **National Health Insurance**

(1) **Persons Eligible for Enrollment**

Anybody who does not have Employee's Health Insurance joins this insurance. Even foreign nationals, who are registered as foreign residents and possess the status of residence for a period of more than one year, must join this insurance policy unless they have joined Employees' Health Insurance at work. Please note that foreign nationals, whose period of stay was less than one year at the time of entry into Japan, must also join the National Health Insurance policy if they decide to stay longer later on. However, there are some exceptions. Foreign nationals with short-term visas are not required to purchase health insurance as well as some people who are protected under the agreement between Japan and the United States of America on Social Security.

(2) How to Join the National Health Insurance program

The applicants must go in person to the local government office where they had registered as foreign residents and join the National Insurance program at the National Health Insurance Division.

| | |
|--------------------|---|
| Required documents | Alien registration card |
| | For those people whose initial visa is for a short-term stay for less than one year, documents which can verify that the stay will be longer than one year need to be presented. (letter of acceptance, admission certificate, student registration certificate, etc) |

(3) National Health Insurance card (Hokensho or Kokumin kenko hoken hihokennshasho)

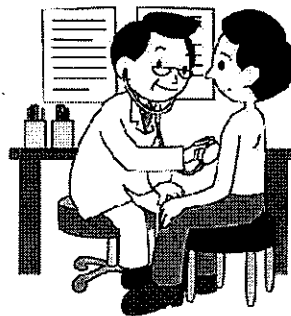
On joining the National Health Insurance program, the National Health Insurance card is issued. Take good care of it and keep it safe since it proves you are covered by the insurance. It shows your name etc, and needs to be presented at the reception at a medical facility when you receive treatment. Take it along with you as you travel in Japan. No person can lend, borrow, buy or sell it to others.

(4) The Amount of Medical Cost You Bear

You are obliged to bear 30 % of the treatment cost for illnesses and injuries. However, the ratio of the payment can be 10% or 30% amongst people over the age of 70, depending on their income. Children under age 3 are charged 20 % of the actual cost. In Yamanashi, medical treatment will be free of charge for preschool children as of April 2008.

| | |
|------------------------------------|---|
| Children under 3 | 20% of medical fee (It will be free of charge from April 2008 in Yamanashi) |
| People between the age of 3 and 69 | 30% of medical cost |
| People over the age of 70 | 10% of medical cost (for those whose income exceeds a certain amount, 30%) |

Excerpted from: "Outlines for Employee's Health Insurance, National Health Insurance, National Pension Insurance, and Employee's Pension Insurance, 2006" by the Tokyo Social Insurance Office



(5) Insurance premium

The insured pay the premium via designated financial institutions. A book of payment slips will be sent from your municipal government. You can bring it to the financial institutions or the municipal government office to make a payment. You can also pay by account transfer. Sometimes a toll collector may come to collect money.

Each municipality sets its own premium every year based on the income and the number of the family members in a household. However, in your first year in Japan, you are to pay the minimum amount since you don't have any income in Japan in the previous year. From the second year, the amount will change according to your income. In addition, the premium for nursing-care insurance will be added on top for those between the age of 40 and 64.

If the insured falls behind in payment, he or she has to return the insurance card and will be given a certificate of qualification as an insured person, in place of the insurance card. While you are issued this certificate, you might have to pay not merely a small percentage, but rather the full amount of your medical expenses. (You can later claim the compensation from the municipal government or the health insurance association you belong to.) So make sure you do not fall behind in payment. Should anything happen such as accident, unemployment, or bankruptcy and it become impossible for you to pay the premium, at times your payments may be waived. In those situations, consult the national health insurance division of your municipal government.

(6) Benefits of the National Health Insurance program

| Classifications | Provided benefits |
|--|---|
| At the time of illnesses and injuries | |
| On receiving treatments with the national insurance card | • Medical expense |
| When making advance payment on medical fee | • Medical expense |
| On exceeding the specified amount of medical cost | • High medical expense assistance |
| When being transported during an emergency | • Transportation cost |
| At the time of childbirth | • Lump-sum child allowance of 350,000 yen |
| At the time of death | • Lump-sum funeral allowance |

Excerpted from: "Outlines for Employee's Health Insurance, National Health Insurance, National Pension Insurance, and Employee's Pension Insurance, 2006" by the Tokyo Social Insurance Office

***The lump-sum child allowance**

When the insured gives birth to a child, 350,000 yen of the lump-sum child allowance is provided for each child. There is also a system where the insured can reduce the cost of childbirth at the medical institution by applying to designate the medical institution as the alternate payee of the lump-sum child allowance. This system is called "uketori dairi."

(7) Notification Duties

Once you are enrolled in National Health Insurance, you will not be removed from it unless

you so request. If you are enrolled in the National Health Insurance, but subsequently join Employee's Insurance at work, you must notify the National Health Insurance Division at your local government within 14 days. You must also notify them within 14 days when 1) you lose your insurance card or damage it, 2) a child is born, 3) the head of a household changes, or 4) the insured passes away.

If your address is changed because you have moved, you need to notify the municipal governments. At the time of moving out (if you are moving from one municipal jurisdiction to another), you have to bring the insurance card to the Division of National Health Insurance at your current local government and inform them of the date of moving. As you move into the new place, you have to go to the appropriate municipal government office in that district to notify them of your new address within 14 days.

When you are leaving Japan, you must bring your insurance card, stamp (inkan) if you have one, alien registration card, and airplane ticket to the National Health Insurance division at the local government office and inform them of your departure.

4 - 4 Medial Fee Reimbursement for International Students

International students who hold student (ryugaku) visa status must enroll in National Health Insurance. Once you are enrolled, you are entitled to receive the medical fee reimbursement for international students from the Japan Student Services Organization (JASSO). 70 % of the medical expense will be covered by National Health Insurance and 35 % of the rest of the medical expense will be subsidized by JASSO. So, in total, international students are to pay only about 20 % of medical cost.

Procedure

(1) Hand in the National Health Insurance card and receive treatment at a medical institution.



(2) After the treatment, pay the 30 % of the medical cost which cannot be covered by National Health Insurance. Ask for the bill of payment (ryoushusho) which states that the treatment was under the health insurance coverage and has your name written on.



(3) Submit the application form for the medical fee reimbursement for international students and the bill of receipt to the division of international students at the school you attend.



(4) About three months after the application, 35 % of the medical cost you paid at the medical institution will be reimbursed to you.

Please ask the international student office at school for more detailed information.

5 High Medical Expense Assistance

Assistance for high medical expenses becomes available when your medical expenses exceed a certain amount. Apply for this assistance at a health insurance office (in the case of National Health Insurance, at the division of National Health Insurance at the municipal government office and in the case of Employee's Health Insurance, at the company or at the social insurance office within the area. Ask the health insurance office you belong to for more detailed information on application.

The table below shows the upper limits for different categories of people to which the high medical expense assistance program can be applied.

| Categories | Maximum obliged medical payment per month | Maximum obliged payment for those whose medical cost exceeds the monthly upper limit four times out of one year |
|---|---|---|
| The insured on social welfare and the tax-exempted household | 35,400 yen | 24,600 yen |
| The insured and dependents whose average monthly salary is over 530,000 yen (for Employee's Health Insurance)

The household whose yearly income is more than 6 million yen (for National Health Insurance) | $150,000 \text{ yen} + (\text{medical cost} - 50,000 \text{ yen}) \times 1\%$ | 83,400 yen |
| General public who do not belong to the above mentioned categories | $80,100 \text{ yen} + (\text{medical cost} - 267,000 \text{ yen}) \times 1\%$ | 44,400 yen |

*If there are more than 2 people in one household whose monthly medical costs exceed 21,000 yen each, add both of their costs up and apply the sum to the table above.

*Inpatients under the age of 70 can limit the amount of the payment at the hospital window to the maximum medical cost by filing the appropriate application.



For more information, contact the following organizations. (Please ask someone who can speak Japanese to assist you for this.)

If you are enrolled in National Health Insurance: the municipal government office in your area

*The location of the municipal government offices in Yamanashi can be found at

<http://www.pref.yamanashi.jp/link/ctv/ctv.html>

If you are enrolled in Employee's Health Insurance: the company you work for or the social health insurance office in your area

*Contact information for the social health insurance offices in Yamanashi

Yamanashi Social Health Insurance Head Office

Tel: 055-231-8777

Address: Tobuanamizu bldg. 8F 1-17-10 Marunouchi, Kofu-shi Yamanashi 400-8531

Yamanashi Social Health Insurance Office in Otsuki

Tel: 0554-22-3811

Address: 1602-1 Otsukimachihanasaki, Otsuki-shi Yamanashi 401-8501

Kofu Social Health Insurance Office

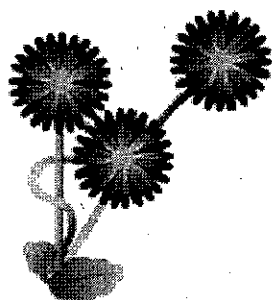
Tel: 055-252-1431

Address: 1-3-12 Shiobe, Kofu-shi Yamanashi 400-8565

Ryuo Social Health Insurance Office

Tel: 055-278-1100

Address: 347-3 Natori, Kai-shi Yamanashi 400-0195



6 Worker's Accident Compensation Insurance (Rosai Hoken)

Worker's Accident Compensation Insurance is the national insurance system which indemnifies workers for injuries, illnesses, disabilities, and death which occurred at work or on the way to work. Every Japanese company must join this insurance. The insurance is applicable to any and every foreign resident who works for a Japanese company, part time or full time. It doesn't matter what kind of visa status the person holds, as long as he or she has a visa. If you become injured or ill due to your work, first consult your company. If it is acknowledged that it is a work-related injury or illness, you can receive the Worker's Accident Compensation Insurance benefits.

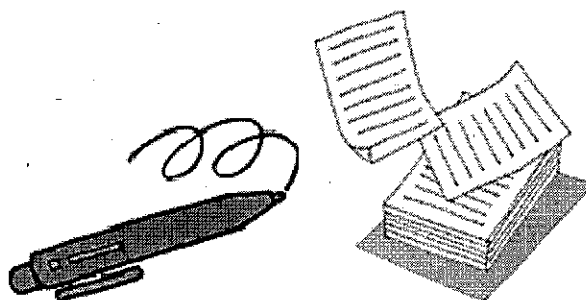
*Treatment for work-related injuries and illnesses cannot be covered by the other insurances. If your company does not take any action for your claim, report the case and consult the Labor Standards Supervision Office. You cannot receive any benefit from Worker's Insurance unless you file a claim for compensation. It is the Labor Standards Supervision Office, not your company, which determines if the claimed injury or illness is work-related. If you suspect that the injury or illness resulted from your work or work-related situations, ask the Labor Standards Supervision Office for some advice.

6 - 1 Medical Treatment Compensation for Work-Related Injuries and Illnesses (Iryo Hosho Kyufu)

If you are injured on the job or during your commute, it is best to go to a hospital designated by the Worker's Accident Compensation Insurance policy, such as most general hospitals or orthopedic clinics. You can request the payment of the worker's insurance benefit by submitting the written claim for the medical treatment (ryoyo no kyufu seikyu sho) to the designated hospital. You don't have to pay the expense until the treatment is completed.

If you were to go to an undesignated medical institution, you have to inform them that it is a work-related injury or illness and ask for a receipt (ryoshusho) after you pay the cost. Afterwards, you fill out the form, "bill for the treatment cost" (ryoyo no hiyo seikyusho), which can be obtained at and is to be submitted to the Labor Standards Supervision Office.

In cases where you think that your illness or injury is work-related, never use your health insurance at the medical facility, but claim for compensation from Worker's Accident Compensation Insurance. It is a difficult process to change to Worker's Accident Compensation Insurance once you start your treatment under the health insurance.



6 - 2 Compensation Benefit for Absence From Work Due to Work-Related Injuries and Illnesses

You have to submit the written claim for the compensation benefit for absence from work due to work-related injuries and illnesses (kyugyo hosho kyuufu shikyuu seikyuusho) to the Labor Standards Supervision Office in order to receive the compensation for your lost income during the time of the temporary absence from work.

6 - 3 After Effects

Depending on the degrees of the after effects, you may be entitled to Disability Compensation Pension or a Disability Compensation Lump-Sum Payment.

If death resulted from a work-related injury or illness, survivors might be able to receive Survivor's Pension.

For more information, contact the following organizations. Ask someone who can speak Japanese to help you out.

Yamanashi Prefectural Labor Bureau

Tel: 055-225-2856

Address: 1-1-11 Marunouchi, Kofu Yamanashi

Labor Standards Supervision Office in Kofu

Tel: 055-224-5611

Address: 2-5-51 Shimoiiida, Kofu Yamanashi

Labor Standards Supervision Office in Tsuru

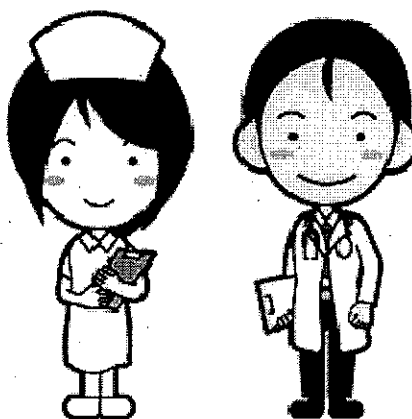
Tel: 0554-43-2195

Address: 23-2 Yotsukaichiba, Tsuru Yamanashi

Labor Standards Supervision Office in Kajikazawa

Tel: 0556-22-3181

Address: 655-50 Kajikazawacho, Minamikomagun Yamanashi



7 National Pension Plan

The National Pension Plan provides everyone with a basic pension (kiso nenkin). You can be indemnified for the income security in cases of old age, disability and death.

Anybody between the age of 20 and 59 who lives in Japan, including foreign residents, must enroll in this pension scheme. You can also join the Employee's Pension Plan or Mutual Aid Pension Plan at your work on top of the National Pension Plan, if you like.

7 - 1 How to Join the Pension Programs

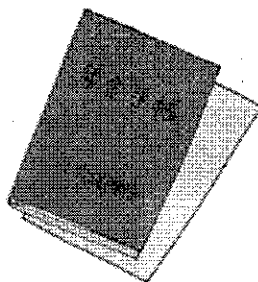
- For the National Pension Plan, apply at your local government office.
- If you have joined the Employees' Pension Plan or Mutual Aid Pension Plan at work, you don't have to join National Pension Plan.

7 - 2 Pension Premium

- You must pay the premium each month once you join the National Pension Plan. Pay it at a local post office, bank, or convenience store using the payment slip supplied by the government. You can also pay it by account transfer.
- If you are enrolled in the Employee's Pension Plan or Mutual Aid Pension Plan at work, the premium will be deducted directly from your salary.

7 - 3 Inability to Pay the Premium

- In cases where you have little or no income and thus it is difficult to pay the premium, you can apply for a full or partial exemption of payment and be free from the responsibility of payment.
- If you are a student, you can apply for Special Student Payment System and be granted a deduction on the payment. (Note that some students on vocational, language, dress-making, and other courses are not eligible for this system.)



7 - 4 Pension Payments

The national pension benefit is paid when you become old, disabled, or deceased. Its categories are listed below.

- Old-Age Pension Benefit (rorei kiso nenkin)
- Disability Pension Benefit (shogai kiso nenkin)
- Survivor's Pension Benefit (izoku kiso nenkin)

- Widow's Pension Benefit (kafu nenkin)
- Lump-Sum Death Benefit (shibo ichiji-kin)
- Old-Age Welfare Pension Benefit (rorei fukushi nenkin)

Eligibility for each category varies and you must apply for it in order to receive the benefit.

7 – 5 On Leaving Japan

- In the National and Employee's Pension Plans, there is Lump-sum Withdrawal Refund System. Under this system, if you had joined either plan during your stay in Japan, and had paid the premium for more than 6 months, you can get the withdrawal refund, on condition that you apply for it within two years of return to your country following the specified procedures.
- In some cases, you are entitled to receive the pension benefit after you go back to your country.

For more detailed information, ask your local municipal office. Have somebody who can speak Japanese ready to help you.

*The list of municipal offices in Yamanashi can be found at:

<http://www.pref.yamanashi.jp/link/ctv/ctv.html>



8 Employee's Pension Plan

- This is the pension plan for workers at companies, factories, shops, etc. Its main purpose is to secure workers' comfort in their old age, but it also ensures lives of workers who became disabled due to injuries and illnesses and lives of survivors of workers who are deceased.
- All corporations must join this scheme. The premium is paid by both the business owners and their employees. The amount of premium will be different according to the amount of the salary the insured earns. For more information, ask the social insurance office which has jurisdiction over the actual address of your company.
- Independent business owners, workers involved in the agricultural, fishing, or forestry industry, and people without a job cannot join this plan. They must join National Pension Plan. For more information, ask your local municipal office

*The list of the local municipal offices in Yamanashi can be found at:

<http://www.pref.yamanashi.jp/link/ctv/ctv.html>

<Lump-sum Withdrawal Refund System>

- The Employee's Pension Plan and National Pension Plan have a Lump-Sum Withdrawal Refund System. Under this system, if a foreign national enrolls in a pension plan and pays the premium for more than 6 months, he or she can receive the lump-sum withdrawal refund on condition that he or she follows the set procedures and applies for it within 2 years of leaving Japan.
- Obtain the request form for the lump-sum withdrawal refund (dattai ichijikinn seikyuusho) at your local social insurance office before leaving Japan. Fill in the form, attach other necessary documents, and send them in to the Social Insurance Operation Center in Japan upon return to your country.

For more information, contact the following organizations through a person who can speak Japanese:

For the national pension plan: your local municipal office

For the employee's pension plan: your local social insurance office

*The list of the municipal government offices in Yamanashi can be found at:

<http://www.pref.yamanashi.jp/link/ctv/ctv.html>

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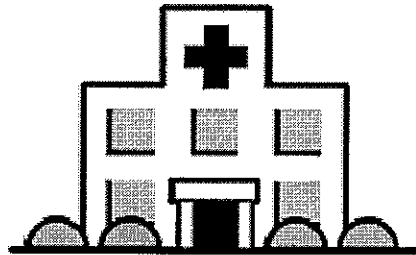
<Reference>

- Council of Local Authorities for International Relations (CLAIR)
Multilingual Living Guide (tagengo seikatsu joho)
<http://www.clair.or.jp/tagengo/index.html>

- Yamanashi Prefectural Government
Yamanashi Iryo Net
<http://www.yamanashi-iryō.net/>

- Kanagawa International Foundation
Multilingual Medical Questionnaire Form (tagengo iryo monshinhyo)
<http://www.k-i-a.or.jp/medical/index.html>

- AMDA International Medical Information Center
Multilingual Medical Treatment Application Form (shinsatsu moshikomi sho)
<http://homepage3.nifty.com/amdact/PDF/jap/pdf-J-master.html>



Guidebook For Receiving Medical Care in Japan
Issued March 2008

International Affairs Division, Yamanashi Prefectural Government
1-6-1 Marunouchi, Kofu-shi Yamanashi 400-8501
TEL: 055-223-1436 FAX: 055-223-1438
URL: http://www.pref.yamanashi.jp/global_net/index.jsp
URL: <http://www.pref.yamanashi.jp/barrier/html/kokusai/index.html>

