

4. 医療・健康

日本の医療保険

日本に住んでいる人はみんな、下にあげられる公的医療保険のどれかに加入しなくてはいけません。皆さんのが保険料を出し合い、また皆さん自身が予期しない病気や怪我にあった時に、安心して治療を受けられるようになるための助け合いの制度です。

日本の公的な医療制度には、仕事の種類や地域、年齢によっていくつかの種類があります。

日本の医療保険と保険料の内訳

日本の医療保険	国民健康保険		後期高齢者医療制度 (※1)			
	健康保険					
	船員保険					
	共済組合					
	介護保険制度(※2)					
年齢	0歳→	40歳→	65歳→	75歳→		
保険料の内訳	医療保険分 + 後期高齢者支援分	医療保険分 + 後期高齢者支援分 + 介護保険分	医療保険分 + 後期高齢者支援分 + 介護保険料	後期高齢者医療保険分		

4. Medical and Health Care

Japanese Medical Insurance

All residents in Japan must be enrolled in one of the public insurance systems listed below. The medical insurance system allows us to share the burden of paying insurance premiums so that we can all get medical treatment in a time of need without worrying about the costs in case we get unpredictably sick or injured.

The public medical system in Japan has different types of insurance systems that depends on an individual's type and location of employment and their age.

Japanese Medical Insurance and Premium Details

Japanese Medical Insurance	National Health Insurance		Medical Care System for People Aged 75 and Over (※1)			
	Health Insurance					
	Marines Insurance					
	Mutual Aid Association Insurance					
	.Long-Term Care Insurance(※2)					
Age	0 years old→	40 years old→	65 years old→	75 years old→		
	Premium Breakdown	Medical insurance premium + Medical care assistance for people aged 75 and over	Medical insurance premium + Medical care assistance for people aged 75 and over + Long-term care insurance premium	Medical insurance premium + Medical care assistance for people aged 75 and over + Long-term care insurance premium	Medical care assistance for people aged 75 and over	

国民健康保険（国保）とその他の医療保険

下にあげられる公的な医療制度の中で、市町村が保険者となっているのが、国民健康保険と、長寿医療制度です。国民健康保険に関する手続きは市役所窓口で行います。

	種類	被保険者（加入者）	保険料を納める人	支払方法	加入・脱退の手手続き場所	加入・脱退の手続きの時期
医療保険	健康保険	健康保険の適用する事業主（民間会社）のもとで給料をもらって働く人。	被保険者	給与から天引き	あなたの職場	就職・退職時
	健康保険	健康保険の適用する事業主に臨時または季節的、日雇いに雇われている人				
	船員保険	船員として船舶所有者に雇われている人				
	共済組合	国家及び地方公務員、私立学校教員				
	国民健康保険（国保）	健康保険・船員保険・共済組合に加入している人以外の一般住民（自営業・学生など）				
退職者医療	国民健康保険（国保）	65歳未満で、厚生年金保険などの被用者年金に一定期間加入し、老齢年金給付を受けている人。	世帯主	1年を8期に分けて納付（7月～2月）	市町村担当課窓口	沖縄市に転入・転出から14日以内
高齢者医療	長寿医療制度（後期高齢者医療制度）	75歳以上の方/65歳～74歳で一定の障害の状態にあることについて、後期高齢者医療広域連合の認定を受けた人。				
			被保険者	年金より差し引かれます。場合によっては普通徴収。	市町村担当課窓口	

National Health Insurance and the Other Medical Insurance

Out of the list on shown below, the local government is the insurer for national health insurance and the medical care system for people aged 75 and over. National health insurance procedures are done at the city hall.

	Type of Insurance	Insured Person (Subscriber)	Premium Payer	How to Pay	Where to Enroll and Withdraw	When to Enroll and Withdraw
Medical Insurance	Employees' Health Insurance	Those working and receiving payment from companies (private corporations) applicable to health insurance.	Insured Person	Deducted from Salary	Location of Employment	When you become employed or when you retire.
		Those working temporarily, seasonally, or daily for the companies applicable to health insurance.				
	Marines Insurance	Those who are employed as mariners by the ship owner.				
	Mutual Aid Association Insurance	Government officials, local officials or private school teachers.				
	National Health Insurance (Kokuho)	General public who are not enrolled in any of the insurance listed above (e.g. self-employed, student etc.).		Head of Household	Local government division in charge	Within 14 days from the day you moved in or moved out of Okinawa City.
	National Health Insurance (Kokuho)	Those who are under 65 years old, had been paying Employees' Pension for a certain period and are receiving old-age pension benefits.				
	Medical Care System for People Aged 75 and Over	Those who are older than 75, between 65 and 74 years old with a certain level of disability recognized by government.	Insured Person	Deducted from pension benefit. Ordinary Collection in some cases.	Local government division in charge	

国民健康保険

＜国民健康保険（国保）加入者が気をつけること＞

- 別の市町村に引っ越しをする場合、以前住んでいた市町村の担当窓口で国保の脱退の手続きをし、新しく住む市町村でも同じく国保の加入手続きが必要です。
- 新しく就職し、職場の保険に加入する場合、国保から脱退する手続きを自分で行わなければなりません。

こんな時はすぐに国保に届け出を（14日以内に）

	こんなとき	手続きに必要なもの
国保に入ること	他の市町村から転入してきた	他の市町村の転出証明書
	職場の健康保険をやめた	健康保険資格喪失証明書
	職場の健康保険の被扶養者でなくなった	被扶養者でなくなった証明書
	子どもが生まれた	親子健康手帳（母子健康手帳）
	生活保護を受けなくなった	保護廃止決定通知書
	外国籍の人が加入した	「在留カード」「特別永住者証明書」のいずれかと、パスポート (他の市町村の転出証明書)
国保をやめること	他の市町村に転出する	保険証
	職場の健康保険に入った	国保と職場の健康保険の保険証(後者が未交付のときは、加入したことを証明するもの)
	職場の健康保険の被扶養者になった	保険証、死亡したことを証明するもの
	国保の被保険者が死亡した	保険証、保護開始決定通知書
	生活保護を受けるようになった	
その他	沖縄市内で住所が変わった	
	世帯主や氏名が変わった	
	世帯がわかれたり、一緒になった	
	修学（入所）のため、別に住所を定める	
	保険証を紛失したとき(または汚して使えなくなったとき)	保険証、在学（在園）証明書または学生証の写し
		身分を証明するもの(使えない保険証など)

※上記以外のものでマイナンバーカードまたは運転免許証など本人確認ができるもの

National Health Insurance

＜Things to keep in mind if you are enrolled in the national health insurance system＞

- If you move, you must complete national health insurance withdrawal procedures at the local government office of your previous residence, and national health insurance enrollment procedures at the local government office of your new residence.
- When you start a new job and become enrolled in an insurance plan at your new place of employment, you must visit the city hall and withdraw from your national health insurance.

Submit a notice in the following situations (within 14 days):

	Situations	What to Bring
Enrolling in National Health Insurance	When you move in from another city.	A moving-out certificate from the previous place of residence
	When you withdraw your health insurance at your place of employment	A Certificate of Loss of Health Insurance Eligibility (健康保険資格喪失証明書)
	When you are no longer a dependent on your workplace health insurance	Certificate of no longer being a dependent
	When you have a child	Mother and child health handbook
	No longer on public assistance	A Notice of Decision to Abolish Public Assistance (保護廃止決定通知書)
	When foreign nationals are enrolled	Residence Card or Special Permanent Resident Certificate and Passport (Moving-out certificate from the previous place of residence)
National Health Insurance Withdrawning from	When you move out to another city	Insurance Card
	When you become enrolled in the insurance provided by your place of employment	A national health insurance card, and the health insurance card provided by your place of employment (if the latter has not been issued yet, bring something that proves your enrollment).
	When you become a dependent of Employees' Health Insurance	Health Insurance Card, and a proof of death
	When the national health insurance holder passed away.	Health Insurance Card, and a Notice of Decision to Begin Public Assistance (保護開始決定通知書)
	When you start receiving public assistance benefit	
Other	When you change your address within Okinawa City	
	When there is a change in the head of household or change in name.	Insurance Card
	When household has separated or united	
	When you live in a different address for school.	Insurance card, certificate of enrollment or a copy of student ID
	When you lose or damaged the insurance card.	Proof of identity (e.g., insurance card that cannot be used)

*Other items not listed above that can be used for identification, such as a My Number Card or driver's license.

●加入の届け出が遅れると(14日を過ぎると)

加入の資格が発生した時点(届け出日ではない)までさかのぼって保険料(税)を納めなければならなくなります。また、その間は保険証がないため**医療費は全額自己負担となり、払い戻しは受けられません。**

●やめる届け出が遅れると

保険証が手元にあるため、うっかりそれを使って医療を受けてしまう方がいます。この場合、**国保が負担した医療費は、あとで返していただくことになります。**

新たに加入した職場の健康保険などと国保の両方に保険料(税)を二重で納めてしまうことがあります。

〈職場の保険に加入されている方が退職したら・・・〉

退職後の医療保険には3つの選択肢があります。

1. 家族が仕事をしている場合、家族が職場で加入している健康保険の**扶養家族(※)**になることができます。ただし、退職しても失業手当やその他の収入が一定の基準を超えると、**扶養家族(※)**になることはできません。

※扶養家族とは…年齢や収入その他の状況により独立して生計を営めないため、生活を他の家族に援助(扶養)されている者。各健康保険、納税等、手続きの種類により扶養される方の基準が変わります。

2. 自分が働いていた職場の健康保険を**任意継続**する。20日以内に社会保険事務所や職場の健康組合で手続きが必要です。ただし、これができるのは職場の健康保険に2ヶ月以上継続して加入していた事が条件です。また、**最長で2年間までの任意継続**となります。

3. 国民健康保険に加入する。任意継続した場合と、国保に加入した場合の保険料の違いについて、比べてみてから決める場合が多いです。それぞれの手続きの際に、窓口で1ヶ月当たりの保険料を計算してくれるようお願いできます。

〈国保からの給付〉

● 病院で診療を受けるとき

病院など医療機関の窓口で保険証を提示すれば、医療費の一部を支払うだけで受診することができます。

負担の割合：

被保険者	自己負担の割合
0歳～小学校就学前	2割
小学校就学後～69歳	3割
70歳～74歳	2割 または 3割(現役並みの所得のある人)

●If you are more than 14 days late in enrolling:

Even if you enrolled late, you are still obligated to pay as far back as the date you should have become eligible to be insured. In addition, during the time before you are enrolled, since you do not have an insurance card, **you will be responsible for all medical expenses and will not be reimbursed.**

●If you are late to withdraw from national health insurance:

Since you have your national health insurance card until you complete the process of withdrawal, you may accidentally use the card at hospital visits. In this case, **you will be required to return the part of the medical expenses that government covered.**

Please keep this in mind that you may end up paying double premiums (taxes) to both the newly enrolled workplace health insurance and national health insurance programs.

〈If an individual with employees' insurance retires...〉

There are three types of insurance to choose from after retirement.

1. If a family member is working, the retiree can be enrolled as **a dependent*** under that family member's employees' health insurance. However, if the retiree receives unemployment benefits and other means of income which exceeds a certain standards, they cannot be enrolled as **a dependent***.

* **A dependent** means: To be taken care of by other family members because they are not old enough, cannot get enough income, or for other reasons. The standards for the eligibility to enroll as a dependent vary by each process of categories, such as health insurance of tax filing.

2. Voluntarily continue the health insurance status at the workplace. In this case the retiree must apply at the Social Insurance Office or the Health Insurance Union at their work within 20 days. However, those who are eligible for this option must have been continuously enrolled in health insurance provided at their place of employment for more than two months. **The maximum period of this voluntary continuation of status is two years.**

2. The retiree can be enrolled in national health insurance. In many cases, people decide whether to continue to have their employees' insurance or to have a national health insurance after comparing the premiums between two. Upon applying for either one of the insurances, please ask the administrative staff at the service counter to calculate the insurance premium per month.

〈National health insurance benefits〉

● When you get a treatment at the hospital:

You will be able to get medical treatment for only a part of the cost by showing your insurance card at the reception.

Coverage :

Insured Person	Individual Payment Rate
O years old until before the insured person enters elementary school.	20%
After the insured person entered Elementary school until 69 years old	30%
70 years old until 74 years old	20% Or 30% for those who earn as much as active workers

●その他の給付

給付の名称	内 容	手続き方法・必要書類
高額療養費	医療費の自己負担金額が高くなつた時、申請して認められれば、限度額を超えた分が高額療養費として後から支給されます。限度額は世帯の所得によって変わります。 ※ <u>入院をする場合</u> 、前もって「限度額適用認定証」を作成して入院する医療機関へ提出すると、窓口での支払いが自己負担限度額分のみで済むようになっています。	高額療養費の支給に該当する世帯には、病院にかかった日から約4ヶ月後に通知が届きます。通知書に書かれている必要書類をそろえて、指定された日時に窓口まで申請に来てください。 ※申請は、診療の翌月以降、2年以内に行ってください。
葬祭費 (5万円)	国保加入者が死亡したとき、お葬式の費用が支給されます	保険証 印鑑 身分証明書
出産育児一時金 (出産した病院が産科医療保障制度に入正在していれば50万円、それ以外は48万8千円)	国保加入者が出産したとき支給されます。 病院で直接支払制度に合意する手続きをすると、支払いの時に、給付金の額分が免除されます。 また、かかった費用が給付額より安い場合は、後日役所で手続きをすることで、差額分がもらえます。	保険証 印鑑 出産費用明細書等 産科医療保障制度対象分娩であることを証明する書類 直接支払制度合意文書の控え
高額介護合算療養費	医療と介護の両方で高額な支払いがあつた場合	高額療養費と同じく、該当者には役所から通知が送られます。その中に書かれた書類を準備して下さい。

●Other optional health insurance benefits:

Name of the Benefits	Contents of the Benefit	How to Apply/ What to Bring
High-Cost Medical Care Expense	In case an individual's medical expenses become high, they can get refunded afterwards for the amount that exceeded their credit limit if their application is approved. The credit limit depends on the income of each household. *When an individual is hospitalized, preparing an "Amount-limit Application Certificate" in advance will help them with payments because they will only have to pay up to the limit amount at the window.	If a household is eligible for high-cost medical care benefits, a notification will be sent to them in 4 months from the day they received medical treatment at the hospital. They must gather the necessary documents and papers written on the notification and visit the National Health Insurance Division (Kokumin Kenko Hoke Ka) on the specified date and time on the notification. * Individuals can apply the month after and within two years from the day they received medical treatment.
Lump-sum Funeral Allowance (¥50,000)	In case an Individual with national health insurance passed away, funeral costs will be covered at the indicated amount.	Insurance Card Inkan ID
Lump-sum Birth Allowance (If the hospital is enrolled in the Obstetric Medical Care Compensation Scheme, an individual can receive ¥500,000, and ¥488,000 if it is not.)	This benefit is provided when the insured person gives birth. If they complete the process to agree to the direct payment system, the amount of the benefit will be exempted from the total amount of payment. In case the amount is less than the benefit amount, you can receive the difference afterwards at the city hall.	Insurance Card Inkan Detailed statement of delivery expenses. Documents proving that the delivery was done under the obstetric medical care compensation scheme. The copy of the agreement system
Combined High-Cost Nursing and Medical Care Expenses Coverage	In case combined costs of medical and nursing care becomes high.	Like high-cost medical care benefits, if a household is eligible for this benefit, they will be notified. Those who receive a notice should prepare the documents and papers indicated on the notice.

＜保険料の計算方法＞

保険料は、下の3つの項目を計算して決定します。

- *所得割…世帯の所得に応じて計算
- *均等割…世帯の人数に応じて計算
- *平等割…一世帯当たり一律に加算

＜保険料の支払い方法＞

国民健康保険（国保）：

一年間の保険料を8期に分けて支払います。納付期間は7月～2月(8期)。12か月分を8期に分けています。

ただし、年度の途中から国保に加入する場合計算方法が変わります。

納付が難しい場合は、分割納付ができますので、お早めにご相談下さい。

＜保険料は期限内に収めましょう＞

特別な理由もなく保険料を滞納すると…

納付期限を過ぎると督促状や催告の通知が届きます。延滞金などを支払わなくてはいけない場合があります。

その後も納めずに放っておくと、通常の保険証は使えなくなり、有効期間の短い「短期被保険者証」に切り替わる場合があります。

その後、滞納が解消しない場合は、「資格証明書」に切り替わり、医療費は全額自己負担となる場合があります。

※このほか、給与・預貯金・不動産等の差し押さえ(滞納処分)を行う場合がありますので、保険料は必ず納期内に納めましょう。

＜How the premiums are calculated＞

The premium is calculated with the following items:

- * Income levy ...Calculated based on the income as a household.
- * Per capita bases ...Calculated based on the number of the member of household.
- * Flat levy ...Equally added to each household.

＜How to make premium payments＞

National Health Insurance:

The annual premium is divided into 8 payment terms. Payments should be made between July and February (8 terms). The payment for 12-months is divided into 8 terms. However, in case you join the National Health Insurance system in the middle of the fiscal year, the calculation of the premium will change.

If you have difficulty paying the premiums, please ask for a consultation for an installment payment plan as soon as possible.

＜Make sure to pay premiums by the due date＞

If you fall to make payments without any specific reason...

If you do not pay a premium by the due date, you will receive a demand notice. You can be charged for the delinquency.

Furthermore, if you do not reply to the demand notice, you will not be able to use your insurance card and will be given a “short term insurance card” with a limited effective term.

In case you still leave the premium unpaid, your insurance card will be changed to “certificate of qualification” and you will have to pay 100% of your medical treatment expenses.

*Moreover, punishments by paycheck, savings, real estate or other property seizures can take place. Please make sure you complete your payment before the due date.

＜保険料の軽減・減免制度＞

- 保険料の軽減・減免を受けるには、**世帯全員の所得の申告**がされていないといけません。毎年、**申告は期限内に、正しく行ってください。**
- 保険料の軽減(会社等の都合により失業された方)・減免を受けるには、申請をしなくてはいけません。お早めにご相談ください。

軽減

法定軽減について

- ・国が定める基準よりも所得が少ない世帯の場合、医療分、介護分、支援分の保険料からそれぞれの均等割と平等割の軽減を受けることができます。

失業者に対する軽減について

- ・会社等の都合により失業された方の場合、離職時の年齢が65歳未満で離職理由コード：11、12、21、22、23、31、32、33、34の方は離職日の翌日から翌年度末まで前年の給与所得を100分の30として保険料を計算します。雇用保険受給資格者証または雇用保険受給資格通知の離職理由をご確認ください。また、この軽減を受けるには届出が必要となります。

減免

下記のような状態にあって保険料の納付が難しいときは、保険料の減免が受けられる場合があります。それに申請期限や適用期間、減免割合、所得要件等がありますので、保険料のお支払いが困難になった方はお早めにご相談ください。申請の遅れにより、減免できないことがあります。

減免例

災害等により損失があった／ 旧被扶養者（会社などの健康保険から後期高齢者医療制度に移行することにより、扶養されていた方（65～74歳）が新たに国保に加入する場合）／ 刑務所などに収監された／ 生活保護の受給開始／ 債務返済のため居住財産を譲渡した／ 失業（本人の意思に反して職を失ったことに限る）等により著しく収入が減少した世帯

国民健康保険のお問い合わせは：

国民健康保険課

給付に関すること…内線 2112

保険料に関すること…内線 2108、2116、2122、2121、2120、

対応は全て日本語になりますので、ご自身で通訳の方を同伴して下さい。

＜Premium Reduction/ Exemption＞

- In order to qualify for reduced or exempted premiums, **the income of all household members must be filed**. Please make sure to file taxes every year accurately and within the time limit.
- If you lost your job due to the reason of the company and need a reduction or an exemption, you must apply for it. Please come for consultation as soon as possible.

Reduction

Legal Reduction System:

- Households with incomes lower than the national standard are eligible to receive reductions in per capita bases and flat levy from the premiums for medical care, long-term care, and assistance portion.

Reduction for unemployed:

- In case for those who lost their jobs due to their company's reasons, for those who are under 65 years of age at the time of separation from employment and whose separation reason code is 11, 12, 21, 22, 23, 31, 32, 33, or 34, the insurance premium is calculated with the previous year's salary income between the day after the separation date and the end of the next fiscal year as 30/100. Please check the reason for separation from employment on the employment insurance eligibility card (雇用保険受給資格者証) or the employment insurance eligibility notice (雇用保険受給資格通知). In addition, notification is required to receive this reduction.

Exemption

If you are in any of the following situations, which makes it difficult for you to complete a payment, you may be available to receive an exemption on your payment. Each has its own application deadline, applicable period, exemption ratio, income requirements, etc. Please consult with us as soon as possible if you have difficulty paying your insurance premiums. Late applications may result in denial of reduction or exemption.

Example of reduction and exemption:

Loss due to disaster, etc. / Former dependents (when a dependent (aged 65-74) is newly enrolled in the national health insurance system due to the shift from a health insurance at a company, etc. to the medical care system for people aged 75 and over) / Incarcerated in prison, etc. / Began receiving public assistance / Transferred residential property to repay debts / Households with significantly decreased income due to unemployment (limited to loss of job against the person's will), etc.

Contact concerning national health insurance:

National Health Insurance Division

Benefit Inquiries...Ex.2112

Premium Inquiries...Ex.2108、2116、2122、2121、2120、

All services are provided in JAPANESE ONLY. Please bring your own interpreter .