

8. Medical Service

1. Social Insurance, National Health Insurance (Shakai Hoken, Kokumin Kenko Hoken)

To ease the burden when one is ill or hurt, for those who reside in Japan for more than one year, regardless of nationality, it is compulsory to join a Japanese medical insurance system such as the National Health Insurance or health insurance affiliated with your place of employment. If your place of employment has an insurance system, you shall be insured by the Social Insurance. Other people (overseas students, etc) must join the National Health Insurance.

Social Insurance (Shakai Hoken)

The Japanese government manages this system to maintain the health and lives of people working in companies or factories. Employees, regardless of nationality, have to join this insurance. Once you join, the insurance certificate (hoken sho) is issued. If you enroll in the Welfare Pension Insurance (kosei nenkin hoken), you'll be issued with a pension handbook (nenkin techo). (Further information on pension scheme on pg.79) If you quit the social insurance of your office, you must join the National Health Insurance immediately.

Premiums : Depends on the individual's salary. The employer and employee must both bear the expense of the insurance premiums, each paying 50%.

Insurance Benefits : With every medical examination and treatment, you must show the certificate (hoken sho) at the reception desk of the hospital or clinic. In this case, 80% of medical expenses are covered by the insurance. (When family/ dependents get ill or hurt and receive medical treatment, you are only charged 30% of the expenses (20% for hospitalization). However, if you are making outpatient visits, you need to pay the pharmaceutical expenses yourself.

Note: The Social Insurance Scheme is only applicable to workers with a proper visa.

- If the insured and their family pay more than the designated limit on medical bills, the excess will be refunded.
- In case the insured is absent from work because of illness or injury and it turns

out the wages aren't paid or only part of the wages are paid, you can receive the allowance.

- When the insured or the insured's wife gives birth, a payment of ¥300,000 is given per child.
- If the insured is absent from work due to childbirth and as a result can't earn or earns little, an allowance is paid.
- If the insured has passed away, the bereaved can receive a lump-sum allowance. If a family member of the insured dies, a payment of ¥100,000 will be provided.

National Health Insurance (kokumin kenko hoken)

This insurance scheme is for those who aren't enrolled in the social insurance. An insurance certificate (hoken sho) is issued when you enroll.

- * If the period of stay of your initial visa is less than one year, or if the Working Permit or the Student Registration Certificate indicates that your period of stay will be one year or more, then it may be possible to join.

Procedures for joining must be made in person at the National Health Insurance section of your municipal office. You need your Alien Registration Card and your seal (overseas students need student ID card). You can join this scheme as soon as you complete your Alien Registration.

Premiums

Insurance premium can be paid on the designated day indicated on the statement, in the following ways:

- * Using an automatic transfer service from your bank account
(This method is the most convenient because you don't need to go to the bank and you don't forget to make payments)
- * Pay directly to the bank teller (such as Shinkin banks, Nokyō banks and Rokin banks) in your city or town.

National health insurance covers 70% of all medical expenses. There is a medical subsidy scheme for foreign students. 80% of medical expenses that foreign students pay are subsidized by the Japan International Educational Association. Please contact the student office of your college.

Further information is available at the National Health Insurance section of your municipal office (List of Municipal Offices, pg.160)

Insurance Certificate (hoken sho)

The insurance certificate is an important document for when you visit a doctor, because it proves that you are insured. Please handle it with care.

- One copy of the insurance certificate is issued per household.
- We recommend you confirm the date of validity.
- It will be invalid if you rewrite it yourself.
- Notify the municipal office when your address changes. (You need your passport, your Alien Registration Card and your seal.)
- Return it to the municipal office when you move to another city or leave Japan.
- You will be punished by law if you lend or borrow it from others.

Insurance Benefits

With every medical examination or treatment, you must show the insurance certificate at the reception desk of the hospital or clinic. You only pay 30% of the medical expenses.

- If you leave your certificate at home and receive medical treatment, you have to pay the total expense. However, you can apply for a refund at the Public Welfare Division of your local municipal office. The refund will be equivalent to 70% of the medical expenses.

Note: Insurance benefits cannot be paid in the following cases.

Medical treatment not covered by the insurance:

Medical checkup

Vaccination

Cosmetic surgery

Medical expenses involved with a normal pregnancy and childbirth

Dental treatment such as orthodontic work (braces and bridges)

Abortion, birth control devices for financial reasons, etc.

- If the total sum of your medical expenses exceeds a certain amount in one month, you can apply for a refund of the excess at the Public Welfare Division of the municipal office (You need the receipts in this case).
- A lump-sum allowance for delivery and postnatal nursing: In the event the insured gives birth, a maternity benefit will be paid. (It is necessary that the mother have been enrolled in the National Health Insurance for more than 6 months.) A Notification of Birth, a seal and the insurance certificate are

needed for applying.

- Funeral expenses: If the insured who had joined the National Health Insurance for more than 3 months dies, funeral expenses will be provided. A death certificate, a seal and the insurance certificate are required to apply. The sum of expenses varies in each region. Please direct your inquiries to your municipal office.

Mutual Aid Association for foreign workers living in Japan

Mutual Aid Association is available as a scheme to prepare for the expenses brought on by illness or injury. This scheme provides a subsidy for medical expenses in case foreign workers get ill or hurt. Annual fee: ¥46,000(as at March 2002)

Tel: 046-265-6685 Fax: 046-265-6686 Toll Free: 0120-656-684

2. Pension Scheme (Nenkin Seido)

For those who get old and are unable to work or people who become handicapped as a result of illness or injury, this pension scheme supports people's lives by providing pension benefits or lump-sum allowances. This is a public pension that applies to any resident in Japan from 20 to 60 years of age. To be eligible, please join the National Pension (kokumin nenkin) after you complete the alien registration.

Procedures for joining the pension scheme must be made in person at the national pension section of your municipal office. After that, a pension handbook (nenkin techo) is issued. Regular employees must join the Welfare Pension Insurance (kosei nenkin hoken) instead of the National Pension.

Premiums

You pay ¥13,300 every month in premium (as of April 2001) There are two ways to pay: one is to pay at the banks, Nokyō banks and post offices appointed by the municipal office. The other is to use an automatic transfer service from your bank account. Since you don't need to go to the bank, it is more convenient to make use of the automatic transfer service.

If you have difficulty in paying...

We recommend that you explain your payment difficulty to the national pension section before the payment is due. You may be given an exemption from payment.

Various types of pensions for various types of people

- Basic pension for the handicapped: For the insured who has become handicapped
- Basic pension for the bereaved family: For wife and children who were financially supported by the insured at the time of the death of the insured
- Basic pension for seniors: For those who turn 65 (who has paid for at least 25 years)

To be eligible to receive any of these pensions, you need to satisfy the required conditions. Please inquire for details at the national pension section of your municipal office.

A Lump-Sum Withdrawal Allowance

Foreigners who joined the National Pension or Welfare Pension Insurance and returned to their countries without receiving pension benefits, a lump-sum allowance can be paid on request. To be eligible for this allowance, you must satisfy all the following conditions.

- Don't have Japanese nationality
- Have paid premiums of the National Pension or Welfare Pension for more than 6 months
- Don't have a residential address in Japan
- Haven't been qualified for recipient of the pension benefits (including an allowance for handicapped)

To apply for a receipt of the Lump-Sum Withdrawal Allowance, please send the following things to Social Insurance Business Center (shakai hoken gyomu center).

Address: 〒168-8505 3-5-24 Takaido-nishi Suginami-ku Tokyo

- A lump-sum withdrawal allowance request form (You can find this form at the Social Insurance Office (shakai hoken jimusho) or the municipal office.)
- Your Pension Handbook
- A copy of your passport
- Papers to confirm your bank account that you want the allowance to be transferred to

Note: Please apply within 2 years after leaving Japan.

If you have applied to receive the lump-sum allowance, you will not be allowed to join the pension scheme during this period.

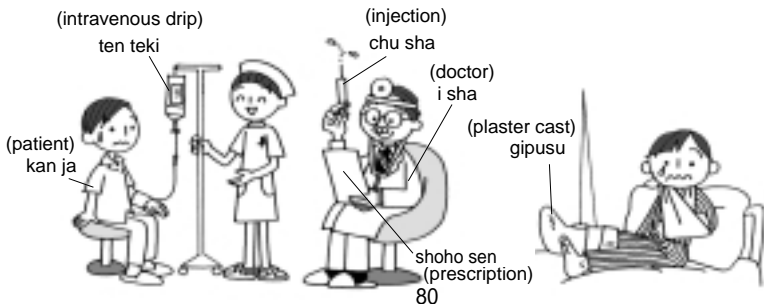
Payment Period	A Lump-sum Withdrawal Allowance	
	Welfare Pension	National Pension
6 to 12 months	The average monthly income × 0.5	¥ 39,900
12 to 18 months	The average monthly income × 1.0	¥ 79,800
18 to 24 months	The average monthly income × 1.5	¥119,700
24 to 30 months	The average monthly income × 2.0	¥159,600
30 to 36 months	The average monthly income × 2.5	¥199,500
36 months ~	The average monthly income × 3.0	¥239,400

3.Hospitals and Clinics

(Byouin/Shinryoujo) (List of General Hospitals, pg.169)

Medical Examinations

- You need your Insurance Certificate (hoken sho) when you go to the hospital.
- Most hospitals and clinics (except dental clinics) do not require appointments. In most cases, doctors see the patients in the order of check-in.
- Those who don't speak Japanese should take an interpreter with you. Some doctors speak foreign languages, but there is a possibility that such doctors are absent or the receptionist doesn't understand foreign languages. Therefore, it may be necessary to inquire in advance.

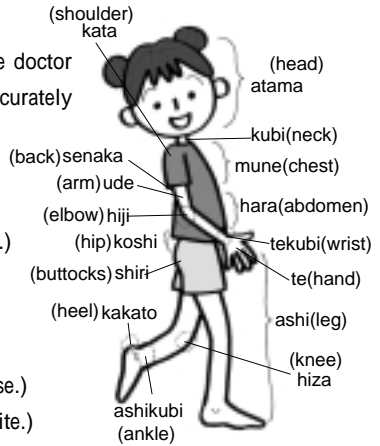


Communicating at the Hospital

At the first examination, please tell the doctor your symptoms and when it started as accurately as possible.

Describing your symptoms

Kibun ga warui desu	(I don't feel well.)
Atama ga itai desu	(I have a headache.)
Netsu ga arimasu	(I have a fever.)
Samuke ga shimasu	(I have the chills.)
Hakike ga shimasu	(I feel nauseous.)
Hanamizu ga demasu	(I have a runny nose.)
Shokuyoku ga arimasen	(I've lost my appetite.)
Karada ga darui desu	(I don't have any energy.)
Memai ga shimasu	(I feel dizzy.)
ga itami masu	(My hurts.)



Questions asked by a doctor

Do shimashita

(What seems to be the problem?)

Itsu kara desuka

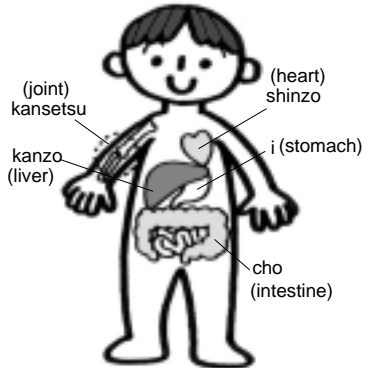
(Since when have you had the symptom?)

Dokoga itai desuka

(Where do you have pain?)

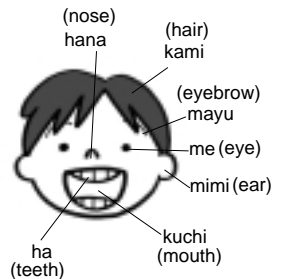
Jibyō wa arimasuka

(Do you have a chronic disease?)



Type of pain

Kirikiri toshita itami	(Sharp pain)
Zukizuki toshita itami	(Pulsating pain)
Hirihiri toshita itami	(Tingling pain)
Nibui itami	(Dull pain)



Medicine

1日 回 × 日分 It is shown on the bag of the medicine. It means you must take medicine times in a day(1日 回). There is medicine for days in it.(日分)

If you have taken some medicine before visiting the doctor, please tell that to your doctor.

Medical Services on Weekends, Holidays and at Night

Hospitals admit emergency cases under a rotation system during holidays and at night. (See pg.5 in case of emergency 1-2)

4.Public Health Centers(Hoken center/Hoken jo)

The Public Health Center was founded to contribute to keeping the health of residents, disease prevention and establishment of a healthy and comfortable living environment in the area. Health consultations and medical examinations are provided there. If you don't speak Japanese, we recommend that you take an interpreter.(List of Public Health Centers on pg.176)

Medical examination/ Common diseases such as diabetes, hypertension/ other kinds of examination

Having good health is the basis of affluent and meaningful life. You should have a medical examination once a year. If your company or school doesn't provide for medical examinations, you can take it at your municipal health center. Regular medical checkups, examination of common diseases (diabetes, hypertension) and cancer examinations (such as stomach, uterus, breast and intestinal cancer) are also available. You can get further information (the details, dates, people eligible for the checkup and costs of the checkup) at the Municipal Health Center.

Maternity and Infant Health Care Services

a. Maternity Health Record Book (Boshi Kenko Techo)

Expectant mothers may obtain a “ Maternity Health Record Book ” at the municipal office or Public Health Center by filling out a Notification of

Pregnancy form. The purpose of this book is to record the health of both mother and child and child's development. This book is also needed when receiving medical examinations and vaccinations.

b. Consultation for Expectant Mothers

They give advice about problems and concerns involving pregnancy.

c. Medical Examination

Medical examination for the infant is provided.

d. Vaccination

In Japan, the following kinds of vaccination are provided.

*Tuberculin reaction and BCG *polio vaccine *measles

*3 combinations (whooping cough, diphtheria, tetanus)

*2 combinations (diphtheria, tetanus) *brain inflammation *rubella

e. Subsidy of Medical Expenses for the Infant

Subsidies provided vary with each municipality. Please inquire at the Public Health Center for details.

Health Consultation

Public Health Centers provide health consultations, lectures and rehabilitation classes for residents' health care. Moreover, there are services for home visits by health counselors who can give advice.

Child Care Allowance

Child Allowance (Jido Te Ate)

This allowance is subsidized by the local municipal office for assisting families below a certain level of income in supporting children below the age for elementary school entry. For families with 1 or 2 children, the subsidy is ¥5,000 per child per month, but for a third child, a subsidy of ¥10,000 is paid per month. This allowance is provided until the child enters elementary school.

For more information, contact the child welfare section of your local municipal office. (List of Local Municipal Offices, pg.160)

Child Care Allowance (Jido Fuyou Te Ate)

This allowance is subsidized by the local municipal office for assisting fatherless families by reasons of death, divorce, separation, etc, in supporting children below the age of 18.

There is an income restriction for eligibility, but the maximum amount received is ¥42,370 per month for the first child, an additional ¥5,000 for the second child and an additional ¥3,000 for a third child per month.

The allowance is paid until the 31st of March after the child has turned 18 years of age. Applications for the allowance will only be accepted if it is made within 5 years of the death or separation from the father.

For more information on documents required to apply, contact the child welfare section of your local municipal office. (List of Local Municipal Offices, pg.160)

5.AIDS Test and Consultation(Eizu Kensa to Soudan)

AIDS testing and consultation are also provided at the Health Welfare Centers or Public Health Centers. Most tests are free and you can have them done anonymously. It is impossible to diagnose HIV infection just by symptoms. The only way to find out is by taking an HIV antibody test. This test can be taken by taking a little blood sample. The results are out in one or two weeks.

Consultations and medical tests can be received at the Health Welfare Center (Kenko Fukushi Center).

Health Welfare Center in Shizuoka(schedule of 2002)

Name of the Center	Address	Tel	Testing Dates
Izu Kenko Fukushi Center · Izu Hokenjo	531-1 Naka, Shimoda-shi	0558-24-2052	3rd Monday of the month, 9:00 ~ 11:00 *2nd Mon. in Sept.
Izu Kenko Fukushi Center · Matsuzaki Hoken Shien shitsu	255-3 Ena, Matsuzaki-cho, Kamo-gun	0558-42-0262	Consultation Only
Atami Kenko Fukushi Center · Atami Hokenjo	13-15 Mizuguchi-cho, Atami-shi	0557-82-9125	4th Tuesday 9:00 ~ 11:30
Toubu Kenko Fukushi Center · Toubu Hokenjo	1-3 Takashima hon-cho, Numazu-shi	055-920-2112	2nd 3rd 4th Tuesday 9:00 ~ 11:15
Toubu Kenko Fukushi Center · Shuzenji Shisho	24-1 Kodachino, Shuzenji-cho, Tagata-gun	0558-72-2310	Consultation Only
Gotemba Kenko Fukushi Center · Gotemba Hokenjo	1113 Kamado, Gotemba-shi	0550-82-1224	3rd Tuesday 9:00 ~ 11:30
Fuji Kenko Fukushi Center · Fuji Hokenjo	441-1 Motoichiba, Fuji-shi	0545-65-2206	2nd, 4th Tuesday 9:00 ~ 11:30
Fuji Kenko Fukushi Center · Fujinomiya Shisho	18-5 Yutaka-cho, Fujinomiya-shi	0544-27-1131	Consultation Only
Chubu Kenko Fukushi Center · Chubu Hokenjo	4-4-17 Tsuji, Shimizu-shi	0543-67-1140	3rd Wednesday 9:00 ~ 11:00
Shida Haibara Kenko Fukushi Center · Shida Haibara Hokenjo	362-1 Setoaraya, Fujieda-shi	054-644-9273	2nd, 4th Tuesday 9:00 ~ 11:30
Shida Haibara Kenko Fukushi Center · Haibara Shisho	2128-1 Shizunami, Haibara-cho, Haibara-gun	0548-22-1151	Consultation Only
Chutoen Kenko Fukushi Center · Chutoen Hokenjo	3599-4 Mitsuke, Iwata-shi	0538-37-2253	1st ~ 4th Monday 13:00 ~ 16:00
Chutoen Kenko Fukushi Center	93 Kaneshiro, Kakegawa-shi	0537-22-3263	Consultation Only

Hokuen Kenko Fukushi Center ・ Hokuen Hokenjo	530-19 Futamata, Futamata-cho, Tenryu-shi	0539-25-3142	1st Tuesday 9:00 ~ 11:00
Seibu Kenko Fukushi Center ・ Seibu Hokenjo	87 Higashi- tamachi, Hamamatsu-shi	053-458-7180	1st, 3rd Tuesday 9:00 ~ 11:30
Seibu Kenko Fukushi Center ・ Hamana Bunchosha	3447 Arai, Arai- cho, Hamana-gun	053-594-3661	Consultation Only
Shizuoka-shi Hokenjo	10-100 Ote-machi, Shizuoka-shi	054-255-7811	1st, 3rd Wednesday 9:00 ~ 11:00 15:00 ~ 16:30
Hamamatsu-shi Hokenjo	2-11-2 Kamoe, Hamamatsu-shi	053-453-6118	Every Tuesday 9:00 ~ 11:00 13:00 ~ 15:00
Shizuoka Pref. Kenko Fukushibu Shippei Taisaku shitsu	9-6 Ote-machi, Shizuoka-shi	054-221-2441、 221-2986	Consultation Only

Notes

1. AIDS antibody examination is provided at the Health Welfare Centers ()
2. If you hope to receive an AIDS test, Please confirm the date (make an appointment) on the phone. (The schedule for the test may be changed due to national holidays.)
3. The test can be taken anonymously; it is generally free of charge.

The following is the list of the places for health consultation

Shizuoka Prefecture		Address	TEL ・ FAX
Health Guidance Office	Health Guidance Staff	9-6 Ote-machi, Shizuoka-shi 〒420-8601	TEL 054-221-2438 FAX 054-251-7188
General Health Center	Health Promotion Section	2276 Yata, Mishima-shi 〒411-0801	TEL 055-973-7000 FAX 055-973-7010
Mind & Body Consultation Center		2-20 Ariake-cho, Shizuoka-shi 〒422-8031	TEL 054-286-9236 FAX 054-286-9186
Environmental Sanitation Research Institute		4-27-2 Kita-ando, Shizuoka-shi 〒420-8637	TEL 054-245-0201 FAX 054-245-7636