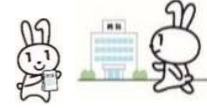


## Information about the National Health Insurance (NHI) in Higashiosaka City

Japan has a universal health insurance system, which means that all residents—including foreign nationals—are required to enroll in some form of public health insurance. One type of public health insurance is the National Health Insurance (NHI). Under this system, if you become ill or injured, you can receive medical treatment by paying only a portion of the total medical costs.



### Who Must Enroll in the National Health Insurance

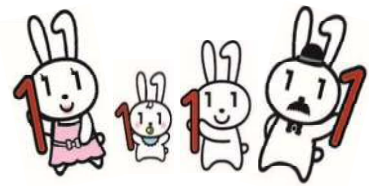
In principle, individuals who meet all of the following conditions are required to enroll in the NHI system:

- Are under 75 years old
- Have registered as residents in a city, town, or village in Japan
- Have a residence status (visa) with a stay period of more than three months

### Who Cannot Enroll in the National Health Insurance

You cannot enroll in NHI if any of the following applies to you:

- You are covered by an employer-sponsored health insurance plan
- You are receiving public assistance (seikatsu hogo)
- You hold a “Designated Activities” visa for the purpose of receiving medical care or assisting someone receiving such care (commonly known as a “medical stay visa”)
- You hold a “Designated Activities” visa with a stay of less than one year for purposes such as tourism, recuperation, or similar activities (for individuals aged 18 or older), and you are the spouse accompanying such a person



### When You Enroll in or Withdraw from the National Health Insurance

You are required to notify the authorities when you enroll in or withdraw from the National Health Insurance.

If any of the following situations apply to you, please submit a notification within 14 days to either the Qualification and Benefits Division at the Higashi-Osaka City Hall or your nearest Administrative Service Center.

#### ○ When to Enroll in the National Health Insurance

- When you move to Japan from another country or move into Higashiosaka City from another city or town
- When you leave your employer-sponsored health insurance, or are no longer a dependent under such insurance
- When you have a child
- When you stop receiving public assistance
- When you are granted a new residence status that allows you to stay in Japan for more than three months

#### ○ When to Withdraw from the National Health Insurance

- When you leave Japan or move to another city or town
- When you enroll in employer-sponsored health insurance, or become a dependent under such insurance
- When the person enrolled in NHI passes away
- When you begin receiving public assistance
- When your residence status expires or you no longer have legal residency in Japan

#### ○ Other Situations Requiring Notification

- When you change your address within Higashiosaka City
- When there is a change in your household or your name
- When you lose or damage important documents such as your Eligibility Card and Eligibility Notification, making them unusable



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### When Visiting a Medical Facility

If you receive medical treatment without presenting any required documents, you will be responsible for paying the full cost of the medical care. Before visiting a hospital or clinic, please make sure of the following:

#### ○ For those who have registered their health insurance information on their My Number Card

When you enroll in the National Health Insurance, you will receive one “Eligibility Notification” for each insured person. When visiting a medical institution, simply present your My Number Card to receive medical treatment by paying only your share of the cost. However, if you visit a medical institution that does not accept the My Number Card, please present both your My Number Card and the Eligibility Notification.

#### ○ For those who have not registered their health insurance information on their My Number Card

When you enroll in the National Health Insurance, you will receive one “Eligibility Card” for each insured person. When visiting a medical institution, simply present your Eligibility Card to receive medical treatment by paying only your share of the cost.

Note: In principle, the expiration date of the Eligibility Notification and Eligibility Card is the expiration date of your period of stay. If the validity period expires, you will be responsible for paying the full cost of medical expenses. If you have extended your period of stay at the Immigration Services Agency, please be sure to complete the procedure to renew the validity period.



### About Insurance Premiums

Insurance premiums are an important financial resource for the National Health Insurance (NHI) and are used to cover your medical expenses. Please be sure to pay them by the due date. Premiums are charged not from the date you file your application, but from the date your NHI eligibility begins. If you delay completing the enrollment procedure, you will be required to pay premiums retroactively for the delayed period (however, the retroactive payment period is limited to a maximum of two years).

### If You Fail to Pay Your Insurance Premiums

If you fail to pay your premiums without a valid reason, the following measures may be taken.

#### ○ Reminder Notice

If you miss the payment deadline, a reminder notice will be sent to you in accordance with the law to prompt payment. Depending on the length of the overdue period, you may also be required to pay delinquency charges in addition to the unpaid premiums.

#### ○ Special Medical Expense Payment

If you become eligible for the Special Medical Expense Payment system, you will be required to pay the full cost of medical treatment upfront at the medical institution's reception desk.

#### ○ Suspension of All or Part of Benefits

Except in special circumstances, part or all of benefits such as High-Cost Medical Expense reimbursements or other medical expense benefits may be suspended.

#### ○ Seizure of Assets

If you continue to be delinquent for more than 10 days after a reminder notice has been sent, your assets—such as bank deposits, salary, or real estate—may be seized in accordance with the law.

#### ○ For Foreign Nationals

The Ministry of Justice is considering measures such as refusing to approve extensions of stay for foreign nationals who have a certain level of unpaid premiums, in light of the expansion of the acceptance of foreign workers.

### Consultation on Premium Payments

The Insurance Premium Division of the Medical Insurance Office provides consultation on premium payments on weekdays from 9:00 a.m. to 5:30 p.m. (excluding national holidays). When coming for consultation, please bring your Insurance Premium Decision Notice (payment slip) and an identification document such as your My Number Card. If it is difficult for you to visit on a weekday, consultations are also available on the fourth Saturday of each month from 9:00 a.m. to 12:00 noon.

#### Higashiosaka City Hall Contact Information:

For matters related to enrollment, withdrawal, and benefits of the National Health Insurance (NHI):

Citizens' Life Department, Medical Insurance Office, Eligibility and Benefits Division  
City Hall Main Building, 2nd Floor, Counter No. 26 Tel: 06-4309-3167 Fax: 06-4309-3804

For matters related to premiums and payment:

Citizens' Life Department, Medical Insurance Office, Insurance Premium Division  
City Hall Main Building, 2nd Floor, Counter No. 24 Tel: 06-4309-3168 Fax: 06-4309-3807