

4. Insurance and Pension

(1) National Health Insurance

National Insurance and Pension Division TEL : 0985-21-1745

mail : 07hoken@city.miyazaki.miyazaki.jp

National Health Insurance is a mutual aid system in which people contribute money (insurance premiums (tax)) based on their income to cover medical expenses to lighten the financial burden as much as possible in case of illness or injury. In Japan, **everyone must join a health insurance system** to ensure that they can receive medical care without heavy financial burdens.

① When Joining or Leaving National Health Insurance

The head of the household must report this within 14 days. (Handling office: National Insurance and Pension Division, each General Branch Office, each Community Center)

When joining National Health Insurance		When leaving National Health Insurance	
In these Situations	Required Items	In these Situations	Required Items
When moving in from another city or town	<input type="checkbox"/> Moving-out certificate from the previous city or town <input type="checkbox"/> Proof of identity	When moving to another city or town	<input type="checkbox"/> Insurance card
When leaving a workplace health insurance scheme	<input type="checkbox"/> Notification of loss of eligibility for health insurance, etc. (issued by the workplace) <input type="checkbox"/> Proof of identity	When you join a workplace health insurance scheme	<input type="checkbox"/> Insurance card <input type="checkbox"/> Workplace health insurance card or proof of joining workplace health insurance (if card is not yet issued)
When no longer a dependent on a family member's health insurance		When becoming a dependent on a family member's health insurance	
When a child is born	<input type="checkbox"/> Maternal and child health handbook <input type="checkbox"/> Proof of identity	When the policyholder has died	<input type="checkbox"/> Proof of death <input type="checkbox"/> Insurance card
When no longer receiving public assistance	<input type="checkbox"/> Notice of cessation of public assistance <input type="checkbox"/> Proof of identity	When receiving public assistance	<input type="checkbox"/> Insurance card <input type="checkbox"/> Notice of commencement of protection

② National Health Insurance Tax

The National Health Insurance Tax is paid by the head of the household and is calculated by combining the medical insurance portion for all members, support money for elderly people in latter stages of life, and long-term care insurance (for those aged 40 to 64). There are two methods for paying your health insurance tax.

Regular payment method: Payment by bank transfer or payment slip

Special payment method: Deducted from public pension

!!Ensure you Pay your National Health Insurance Tax!!

If you don't, you will lose your insurance benefits and will have to bear the full costs of all medical expenses.

Note: If you're having difficulty paying the National Health Insurance Tax, please consult with the National Health Insurance Collection Division as soon as possible.

Payment in installments may be approved upon application.

(2) Medical Care System for Elderly in Latter Stage of Life

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People aged 75 and over who have registered as residents (and those aged 65 and over with certain disabilities who wish to join) will join the Medical Care System for Elderly in Latter Stage of Life. Foreign residents are also eligible if their period of residency exceeds 3 months. However, you cannot join if you have entered Japan for medical treatment under a "Specified Activities" status of residence.

(3) National Pension

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①What is the National Pension?

Japan's public pension system is a system based on the concept of social insurance, in which everyone supports each other in the event of retirement, disability due to accidents, or the death of a provider in the family. In principle, all people aged 20 to under 60 living in Japan must join the National Pension, regardless of nationality. The National Pension System is a public scheme that aims to stabilize livelihoods by offering specific benefits and exemptions from insurance premiums in cases of life difficulties such as disability due to illness or injury, childbirth, death, old age, disability, and unemployment.

When You Need to Contact Us	Required Items
When entering Japan from abroad (self-employed, unemployed people, students, etc., need to enroll in the National Pension System)	✓Residence card or passport or any other ID for verification
When quitting a job (employees, civil servants, etc., need to enroll in the National Pension System if they lose their welfare pension)	✓Documents indicating your basic pension number such as a basic pension number notice or pension notebook, documents showing the date of retirement such as health insurance/welfare pension

	insurance disqualification notification slip or employment insurance insured person's release form, and documents showing identification such as residence card or passport.
When facing life difficulties like disability due to illness or injury, childbirth, death, old age, disability, and unemployment (please inquire).	✓ Documents indicating your basic pension number such as a basic pension number notice or pension notebook, or a residence card or passport that can be used to identify the applicant.

② Types of National Pension you will enroll in and how to pay the insurance premiums

	Type	Age, etc.	Eligibility	Payment Method
Mandatory Enrollees	Type 1 Insured Persons	Aged 20 to 59	Self-employed, unemployed, part-timers, students, etc., who do not qualify for Type 2 or 3	Payment can be made via payment slips sent from the Japan Pension Service or through bank transfer systems.
	Type 2 Insured Persons	Period of employment to age 64	Employees, civil servants, etc. Welfare pension members	Premiums are deducted from your salary.
	Type 3 Insured Persons	Aged 20 to 59	Spouses dependent on welfare pension members	You don't need to pay the insurance premiums yourself. This is because the pension scheme your spouse is enrolled in covers it.

Those Who Can Optionally Enroll	Optional Enrollment Insured Persons	<ul style="list-style-type: none"> - People aged 60 to 64 with an address in Japan - People aged 20 to 64 with Japanese nationality living abroad
Special Optional Enrollment	Those who did not secure pension benefits by age 65 can enroll until the age of 70 to ensure they can. (People born on or before April 1 in 1965)	

③ For those who find it difficult to pay the premiums

Type 1 insured persons (self-employed, unemployed, students) must pay the premiums individually. If you find it difficult to pay the premiums due to illness, unemployment, or poor business performance, you can apply for a premium waiver at the National Pension window. Upon approval, you can be granted a full, 3/4, half, or 1/4 waiver. For those under 50, there is a deferral system for premium payments, and for students, there is a special deferral system for payments during their student period. Note that waived premiums can be back-paid within 10 years.

④ Lump-sum withdrawal for short-term foreign residents

Non-Japanese nationals who lose their National Pension coverage and leave Japan can claim a lump-sum withdrawal within two years after losing their Japanese address.

Eligibility	Required Documents
<p>You can claim the lump-sum withdrawal if you meet all of the following conditions:</p> <ul style="list-style-type: none"> - Non-Japanese national - Not insured under a public pension plan (welfare pension insurance or National Pension) - Have paid National Pension premiums for at least 6 months as a Type 1 insured individual (periods in which you received 	<p>Prepare the following documents for the application:</p> <ul style="list-style-type: none"> ✓ Lump-sum withdrawal application form ✓ Copy of your passport (pages confirming name, date of birth, nationality, signature, and residence status) ✓ Copy of record of the person deleted from the certificate of residence (<i>johyo</i>) or a copy of the page of your passport confirming the date of departure, or any

<p>partial waivers are calculated differently)</p> <ul style="list-style-type: none"> - Do not meet the criteria for receiving an old-age pensions (including periods covered by welfare pension insurance, totaling 10 years) - Have no right to receive a basic disability pension or other pensions - No longer have an address in Japan - Less than two years have passed since you last lost your public pension coverage (if you had an address in Japan on the day you lost your coverage, then less than two years have passed since you first lost your Japanese address) 	<p>document that confirms you no longer have an address in Japan</p> <ul style="list-style-type: none"> ✓ Bank-issued documents (documents confirming bank name, branch name, branch location, account number, and the account name of the applicant) ✓ Basic pension number notice or pension book, or any other documents where your basic pension number can be verified - Authorization letter if a representative is applying on your behalf
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Note: If you receive the lump-sum withdrawal, you lose all pension rights for periods before the claim. Therefore, consider carefully before making a claim, especially if there's a possibility of receiving an old-age pension in Japan in the future.

For more details, please contact the nearest Japan Pension Service office.

Note: Submit your documents to the Foreign Operations Group at the Japan Pension Service Headquarters.

Address: 3-5-24 Takaidonishi, Suginamiku, Tokyo 168-8505

Phone number from within Japan: 0570-05-1165, from outside Japan: 81-3-6700-1165

Note: If you are submitting the application from within Japan before leaving Japan, please submit the form to the Japan Pension Service on or after the (planned) date of moving out of your residence. If applying by mail, make sure the application reaches the Japan Pension Service after the date on which you report your move.

Note: If you submit a moving-out notification to a city, town, or village office and receive permission to re-enter Japan or are deemed to have re-entry permission, you can make a claim for a lump-sum withdrawal.

Note: The lump-sum withdrawal amount is calculated based on the number of months you were enrolled in the Japanese pension system