

Medical Insurance and Accident/Property Insurance

Medical insurance (National Health Insurance)

In Japan, a national medical insurance system is available to reduce medical costs.

Foreign residents who will be staying in Japan for three months or more have to subscribe to the National Health Insurance program (NHI; also known as “Kokuho”).

Note: Students who will be studying in Japan for less than three months should contact the school where they will be studying.

■ Procedures for enrollment

Register for the National Health Insurance at the municipal office after completing resident registration in your local municipal office.

■ Health insurance premium

The annual premium is about JPY 20,000 in most cases. The premium varies according to the municipality and your income. A premium reduction plan or support system may be available to students, so you should contact the municipal office.

■ Coverage

When receiving treatment for injuries or illnesses, you have to present your insurance card to be eligible for the discounted payment. Since 70% of the total medical cost is covered by the National Health Insurance, you will need to pay 30% of the total medical bill. Take note that the medical cost for treatments not covered by the insurance scheme has to be paid in full at your own expense.

The National Health Insurance program has a system for refunding medical expenses that exceed your individual limit if your medical costs in a single month are high. In addition, if you need to be hospitalized, etc., you can apply for and receive an eligibility certificate that entitles you to receive the ceiling amount in advance. This will allow you to keep the amount you pay at the hospital to your individual limit.

Accident/property insurance

To cover expenses incurred by an unexpected accident, etc. that is not covered by National Health Insurance, there are casualty insurance plans and personal liability insurance plans into which international students can also enroll.

For example, the following cases would be covered:

- If the oil you are using to deep-fry foods catches fire and burns your kitchen, requiring the walls to be redone.
- If you ride a bicycle and injure someone else, and must pay for their medical expenses.
- If your room is burglarized while you are not there, and items, such as your personal computer or camera, are stolen.

Information on various types of insurance will be provided by your school. It is a good idea to take them into consideration.

Personal Accident Insurance for Students Pursuing Education and Research (“Gakkensai”)

This insurance is offered by the Japan Educational Exchanges and Services (JEES), and 96% of universities in Japan are associated. JEES also offers an additional insurance coverage plan called “Inbound Futai-Gakuso.”

<http://www.jees.or.jp/gakkensai/>

University CO-OP's Kyosai

A university co-op insurance system you can enroll in while attending university.

<http://kyosai.univcoop.or.jp/english/index.html>

