National Health Insurance and Subsidy Programs

① About National Health Insurance

② Subsidy Programs / Financial Support
  - Ritsumeikan University Parents Association for International Student Education (Only for undergraduate students)
  - Kyoto City National Health Insurance Subsidy Program for International Students (Only for self-financed students living in Kyoto City)

Information will be sent via the international student mailing list and posted on manaba+R so please check your university email and manaba on a regular basis!
*The subsidy programs may change in the future
What is National Health Insurance?

“National Health Insurance” is a public health insurance program intended for students and others who are not covered by other health insurance. It covers part of the medical fees incurred by illness or injury.

All international students who will stay in Japan for 3 months or more are required to join. You cannot withdraw from this program at your own discretion.

If you present your national health insurance card to a medical facility, you only need to pay 30% of the medical fees.

Ex.) You will only have to pay 300 yen for a medical fee of 1000 yen.
Enrollment Procedures and Registration

☞ Bring your ① residence card and ② passport to the insurance and pension division of your ward office or city hall to enroll in the insurance.
*If your income from the previous year is below a certain amount, you may receive a reduction on your insurance premiums. (You must reapply every fiscal year)

☞ From the day you complete your “Notification (Change) of Place of Residence”, you are eligible for the National Health Insurance program.

Note:
① If you do not apply for National Health Insurance after completing your resident registration, you may have to pay backdated fees.
② If you are not covered by National Health Insurance, you must pay the full amount for medical expenses.

☞ Students who lived in Japan before entering Ritsumeikan are required to join the National Health Insurance program when registering their change of address at the ward office or city hall where you reside. You cannot use your National Health Insurance card until you change your address!
About the National Health Insurance Card

Expiration Date: Year/Month/Date
Please be careful with the expiration date. You will receive a new card every November, but if you fail to pay your fees, etc., the expiration date may be earlier.

Your Name

Your Address
This needs to be your current address. If you change your address, you must get a new card at your new ward office or city hall.

Be Careful!!
To attend a medical facility or to apply for insurance subsidy programs, your address and expiration date must be valid.
How to Pay for National Health Insurance

How to Pay
- Take the payment slip and payment amount to a convenience store.
- Give the payment slip to the cashier and pay the required amount.
- Keep the receipt you receive for your records.

Note
- Multiple months can be paid at one time by presenting multiple payment slips.
- Payments can also be made at the ward office and at most major banks.
- Payments can only be made in cash.

You should receive a booklet of payment slips similar to this by mail within a few months after signing up for the insurance.
Please take note:

- **Yearly payment for the National Health Insurance is divided into 10 installments starting in June and ending in March of the following year.**

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<th>January – December 2020</th>
<th>January 2021</th>
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<tr>
<td>Fiscal Year 2019</td>
<td>Fiscal Year 2020 (April – March)</td>
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<td>8th 9th 10th 1st 2nd 3rd 4th 5th 6th 7th 8th 9th 10th</td>
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* One payment slip does not correspond to the payment of one month.
* The amount you need to pay is calculated based on your income. An income declaration form will be posted to you at the end of March, so make sure you fill it out and send it back to the return address. Please note that if you do not declare your income, it is possible that you will be charged a much higher premium for the following year.
Ritsumeikan University Parents Association for International Student Education Assistance

Eligibility: Undergraduate degree-seeking students enrolled in the association

Benefits: Subsidy of premiums (¥5,000 per year)

Application Period: Spring Semester/Fall Semester (You only need to apply once per year)

* To receive this subsidy program, you need to apply every academic year.
* You will not be eligible for this program if you fail to pay your National Health Insurance premium.
* The program and subsidy amount are subject to change.
Kyoto City National Health Insurance Subsidy Program for International Students

Eligibility: Privately-financed international students living in Kyoto City with a “Student” status of residence

Benefits: Subsidy of premiums (¥700 per month)

Application Period: September (once a year)

* Additional application is scheduled in March

* To receive this subsidy, you must apply every academic year.
* You will not be eligible for this program if you fail to pay your National Health Insurance premium.
* You must have an account at Japan Post Bank (Yucho Bank) to receive the subsidy payment.
* The program and subsidy amount are subject to change.
People living in Japan between 20 and 60 years old, including international students, are obligated by law to join the National Pension Plan and pay pension contributions.

However, students can apply for the “Special Payment System for Students”, and depending on the results, payments may be deferred. (You will need to reapply each fiscal year)

For more details
↓ ↓
See the Japan Pension Service website:
http://www.nenkin.go.jp/international/english/nationalpension/nationalpension.html