

# 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?**

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**“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 ①residence card and ②passport 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:**

①If you do not apply for National Health Insurance after completing your resident registration, **you may have to pay backdated fees.**

②If 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.

国民健康保険 有効期限 平成〇〇年〇〇月〇〇日  
被保険者証 交付年月日 平成〇〇年〇〇月〇〇日  
記号 京 〇〇〇〇〇〇 番号 〇〇〇〇  
氏名 京都 太郎 性別 男  
生年月日 昭和〇〇年〇〇月〇〇日  
資格取得日 平成〇〇年〇〇月〇〇日  
世帯主氏名 京都 太郎  
住所 京都市〇〇区〇〇町〇〇番地  
保険者番号 〇〇〇〇〇〇〇〇〇〇  
京都市印 (〇〇区役所)

**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

**You should receive a booklet of payment slips similar to this by mail within a few months after signing up for the 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.

# 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.**

January – December 2021										January 2022		
Fiscal Year 2020			Fiscal Year 2021 (April – March)									
8th	9th	10th	1st	2nd	3rd	4th	5th	6th	7th	8th	9th	10th

- \* **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.**

**① Ritsumeikan University *Parents Association*  
for International Student Education Assistance**

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**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.

## ② **Kyoto City National Health Insurance Subsidy Program for International Students**

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**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)

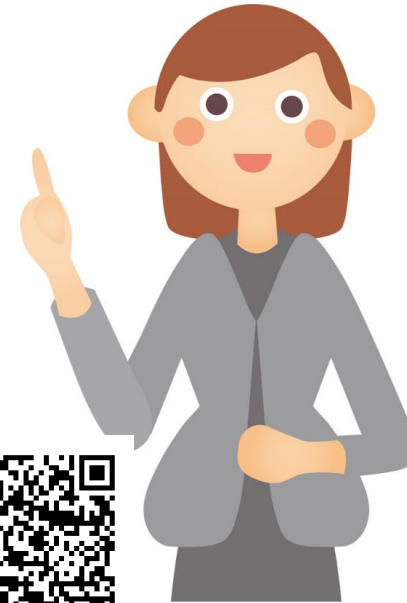
**\* Additional application is scheduled in March**

- \* 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.



# National Pension

- ◆ **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>