

II Health and Medical Care

II-1 Medical Care (Use of medical institutions)

1. Medical Care in Japan

Japan has a high standard of medical care, but in general doctors will not usually explain treatments or medicines in detail. If you especially need such information, please do not hesitate to request it from doctors. The duration of medical examinations and explanations tends to be relatively brief. Normally, dentists work on an appointment basis, but doctors operate on a first come, first served basis, so expect to wait.

Compared with abroad, in general doctors in Japan are less willing to prescribe painkillers.

2. Medical Institution

Types

- Clinic, General Practice
- Hospital (well equipped facilities for examination and admission.)

When you cannot identify the sickness you suffer from or have minor symptoms, it is best to go to a clinic to seek medical advice and instruction.

Opening Hours

- Some hospitals are open only in the morning.
- Most clinics and general practices are open in the morning and afternoon, but some do not have hours on certain weekday afternoons.

Language

Most doctors understand simple English, but documents such as medical questionnaire are generally available only in Japanese. If you do not understand Japanese, it is recommended to visit with someone who understands Japanese.

Medical Questionnaire (in 15 languages): <http://www.k-i-a.or.jp/medical/> (Kanagawa International Foundation)

Procedures to See a Doctor

- Reception : You need to present your medical insurance card to the receptionist of any medical institution. Then, please fill in symptoms and medical history on their medical questionnaire . After that, wait until called.
- Examination : You will be examined in a doctor's office, and receive medical inspection, and treatment if deemed necessary.
- Cashier : You receive medicine, then please wait until called to pay at the cashier. Recently, an increasing number of facilities introduced the system of writing prescriptions and having the patients purchase their medications at an out-of-hospital pharmacy.



3. Hospital Admission

Hospitals in Japan have private, twin and standard rooms (for about 4 to 6 people). Some of the costs for private and twin rooms are not covered by insurance, so self-payment is required.

The duration of hospital stay is in general relatively longer than in many countries, to provide you with the best treatment.

Many large hospitals offer complete nursing care, but if that is not the case, a hospital may require the patient to arrange for an attendant. In such cases, the cost for the attendant is covered by the health insurance.

4. Hospitals with Foreign Language Speaking Staff

Please refer to the information provided on the Osaka Prefecture “Medical Information Guide for Foreign Nationals” website, for details regarding hospitals with foreign language speaking staff. You can also contact the “Osaka Information Service for Foreign Residents”, run by Osaka Prefecture, or the AMDA (Association of Medical Doctors of Asia) International Medical Information Center (Appendix page 72 IX-2)

Medical Information Guide for Foreign Nationals:

http://www.mfis.pref.osaka.jp/ap/qq/sho/pwenglishsr01_001.aspx

5. Injury or Sickness at Night or during Holidays

If you get injured or sick at night or during holidays, report to a major hospital's emergency clinic. However, foreign language speaking staff will not likely be available, so if you are not fluent in Japanese, when you go there definitely take somebody who understands Japanese. Please note that such facilities are open only during certain days and times. (Appendix page 75 IX-3)

Also you can search for nearest pharmacies:

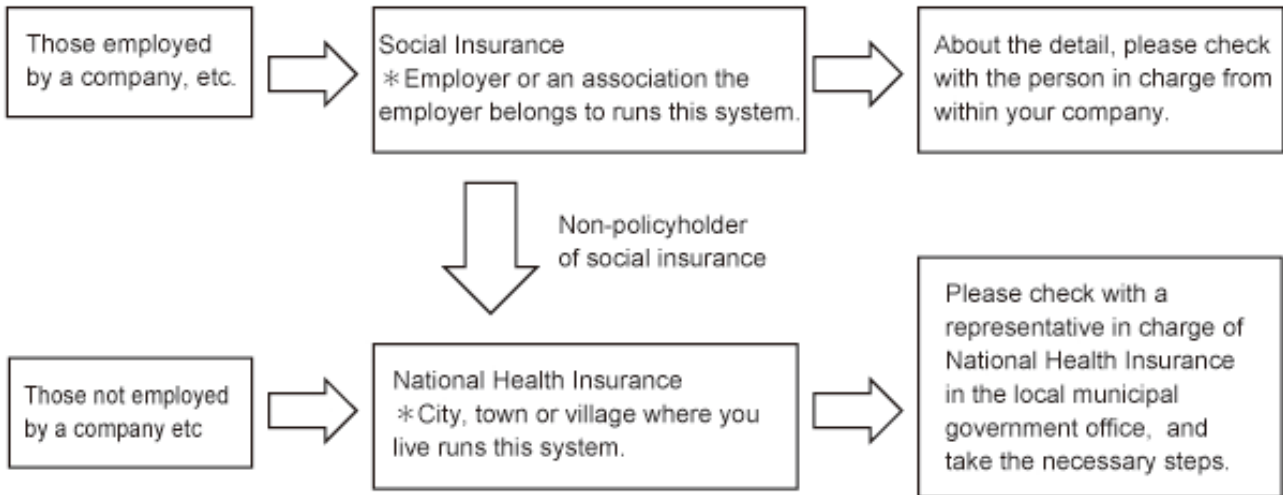
Health Insurance Pharmacy Search System (English, Chinese, Korean and Japanese)

<http://kensaku.okiss.jp/Pc/>

II-2 Medical Insurance (National Health Insurance, Nursing Care Insurance and others)

1. Medical Insurances in Japan

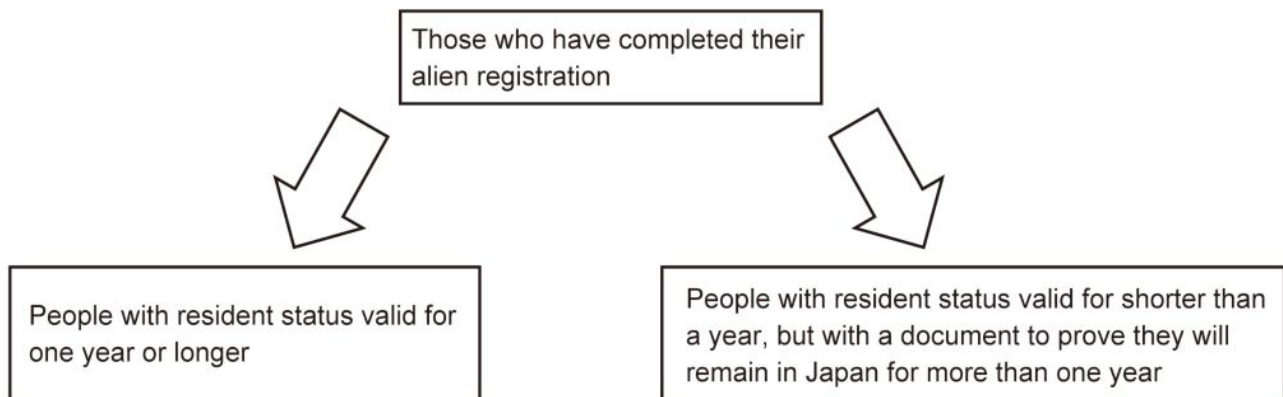
In Japan, the following two types of medical insurance are the main ones. The law requires you to be a policyholder of either one. In Japan, medical fees are relatively high, but you will pay less after applying for the insurance. When you initially apply for alien registration, if you believe you would meet the requirements to apply for National Health Insurance, please declare this and ask them to direct you to the division in charge of National Health Insurance applications.



People of 75 or over are required to apply for “Medical Insurance for elderly people with longevity”. (For details please refer to 3. (below) Medical Service System for the Elderly People with Longevity)

2. National Health Insurance

People covered by National Health Insurance *



*If you are from a country with a reciprocal Social Security Agreement with Japan including medical insurance, and if you show the proof of being covered by the social security service in your country, you will be exemplified from National Health Insurance in Japan.

(1) Application Procedure

- Requirements:
Those who have completed their alien registration and are regarded as foreigners who will remain in Japan for a year or longer
- Times to apply:

When you move into Japan or change address inside Japan

- Necessary documents:
Alien registration card (if your resident status is valid shorter than one year, you will need to bring proof that you will stay in Japan for a year or longer.)

(2) Benefits for the Insured (the service a policyholder can receive)

For details such as the amount of benefits and procedures, please contact the responsible division of your municipality. (Appendix page 62 Ⅹ—1)

- Self-Pay Portion of Medical Fee

Those with National Health Insurance must pay 30% [for children before the age of beginning compulsory education: 20% . for the people aged 70-74: 10% (however, for the people in that age category earning money more than a certain amount: 30%)] of all health care received . Please note that some miscellaneous costs accompanying hospital admission may not be covered by insurance.

- High-Cost Medical Care Benefits

If a person's self-pay portion for a month exceeds a specified amount, the excess amount will be reimbursed afterwards.

- Lump-Sum Allowance for Childbirth

When an insured woman gives birth, the declared household owner for her family will receive allowance to cover the partial costs incurred in childbirth.

- Funeral Expenses

When an insured person dies, a portion of the funeral costs will be paid to the person who holds the deceased person's funeral.

- Specified Illness

The National Health Insurance program also offers financial assistance towards health care costs for specified illnesses.



(3) Insurance Premiums (Tax)

Insurance premiums differ depending on the structure of your family, income for the previous fiscal year and by municipality. For such details inquire at the regional municipality from which your insurance is issued. (Appendix page 62 Ⅹ—1)

Premiums will be charged at certain different times of the year (number differs by municipality). After you receive a payment slip for your premium sent by mail, please pay at the responsible division at the public office in your regional municipality, your nearest financial institution (bank) or a convenience store. Arrangements can be made to have the insurance premium automatically taken out of your bank account or savings account at the post office. Inquire at the responsible division of your local municipality for further details.

Also, if, in your household, all policyholders of the National Health Insurance are aged 65 or over, the household owner receives a pension of 15,000 yen or more per month and the amount of premium for Nursing care and National Health Insurance is still less than half of the amount received as pension, the premium will be deducted from the household owner's pension.

In the event that you are temporarily unable to pay premiums due to unemployment or disaster-incurred loss or injury, reduction/exemption of payments (means you need to pay less or none of the premium) may be available. Inquire at the responsible division of your municipality office for details.

If you are injured by a third person in a traffic accident or other incidents, normally the said third person is obliged to pay your treatment costs. However, if you report, it will be covered by the National Health insurance. Subsequent to treatment, the insurer (municipality) might claim reparations for injury from the person who caused the accident. Therefore, it is recommended that you consult with someone within the responsible division before a settlement has been reached. (Appendix page 62 Ⅹ—1)

3. Medical Service System for Elderly People with Longevity

In Japan, people aged 75 years old have their medical insurance terminated and automatically switched to the Medical Service System for the Elderly People with Longevity. Foreign national residents aged 75 or over are eligible to apply for the system if they are approved to stay in Japan for a year or longer.

(1) Application Procedure

- No procedure is required. In the month prior to reaching age 75, an association (Kouiki Rengou) sends you your insurance card.
- Those aged 65 to 74 are also eligible to be covered by the system if approved as suffering from specified disorders after submission of application. Please submit an application to the responsible division of the municipality in charge of the medical service for elderly people (those over 74 years of age).

(2) Benefits for Insured (the services policyholders receive)

- Self Pay Portion of Medical Fee
Those with the Medical Service for Elderly People with Longevity must pay 10% (however, for the people with income greater than a certain amount: 30%) of all health care received. Please note that some miscellaneous costs accompanying hospital admission might not be covered by insurance.
- High-Cost Medical Care Benefit
If a person's self-pay portion for a month exceeds a specified amount, the excess amount will be reimbursed afterwards.
- Funeral Expenses
When an insured person dies, a portion of funeral costs will be paid.
- Specified Illness
The Medical Service for Elderly People with Longevity also offers financial assistance towards health care costs for specified illnesses (such as reduction of payments.)

Please claim funeral expenses and financial assistance towards health care at the responsible division of the municipality in charge of the medical service for elderly people (those over age 74).

(3) Premium

Each prefecture calculates premiums independently. Your premium differs based upon the structure of your family and income for the previous fiscal year. If you receive a pension of 15,000 yen or more per month and the amount of the premium with Nursing Care Insurance is still less than half of the amount received as pension, the premium will be deducted from pension. Otherwise, an invoice for payment is sent to you by post, to be paid at the responsible division of the municipality or your nearest financial institution. In the event you are temporarily unable to pay premiums due to unemployment or disaster-incurred loss or injury, reduction/exemption of payments may be available.

Inquire at the responsible division of your municipality for details. (Appendix page 62 Ⅹ—1)

4. Nursing Care Insurance (Kaigo Hoken)

In Japan, when a person needs nursing care due to his/her becoming bedridden and/or suffering from dementia and other conditions, you can avail yourself of necessary services offered through the Nursing Care Insurance run by your municipality.

(1) People who are covered

Residents in Japan from the age of 65 years (Insured Category No.1), and those between 40 to 64 years of age who are covered by public medical insurance (Insured Category No.2) can be insured by the Nursing Care Insurance (policyholder). Foreign residents are also covered by Nursing Care Insurance, unless they belong to one of the following categories:

1. Residents with short-term visas.
2. Residential status of less than one year. (Those who are approved to stay in Japan for 1 year or longer are eligible.)
3. Those who have official visas (such as diplomats, consulate staff, members of the U.S. military, etc.)
4. Those whose visa has expired.

(2) People Who Can Use the Service

- Those who are 65 years old or over (Insured Category No.1) who:
 - Need constant nursing care due to being bedridden and/or suffering from dementia. Such persons must attain approval by the municipal government for such service.
 - Those who do not need constant nursing care, but need support for regular, daily activities such as dressing. Such persons must be approved by the municipal government as a person who needs such care (the condition of Support Necessary).
- Those who are 40 to 64 years old, covered by medical insurance (Insured Category No. 2) and fall into the condition of Nursing Care Necessary or Support Necessary due to one of 16 designated types of illnesses caused by aging, including past middle-age dementia and cerebrovascular disease, and the person already approved by the municipal government as a person in a condition of Nursing Care Necessary or Support Necessary.

(3) Available Services

- Home Care Services (including services designated for those who do not fulfill the conditions of the Nursing Care Necessary, for the people in the condition of Support Necessary.)
 - Care worker's visit (Home Help Service); a care worker visits your home to support daily activities or provide physical nursing care
 - Nurse visits at your home: a nurse visits your home and examines/assists you
 - Visit to a nursing home (Day Service); Visit a day-service center for baths, (some) meals and rehabilitation
 - Short-term nursing care at a nursing home
 - Nursing-care for residential care in designated facilities and other care
- Service at Facilities: Examples
 - Welfare Facilities Offering Nursing Care for Elderly Citizens (Special Nursing Home): facilities for the people who need constant nursing care and are unable to live at home. To provide residence for such people, support on daily life, rehabilitation and nursing.
 - Health Facilities Offering Nursing Care for Elderly Citizens: Facilities for people in need of rehabilitation or nursing care with hope of recuperation and returning home.
 - Medical Treatment Type Nursing Care Facilities: facilities for patients needing long-term treatment: to provide medical services such as nursing or rehabilitation.
- ※ People in the "Support Necessary" category cannot use the long-term services offered at the facilities.
- Community-Based Services (including the preventive services which do not fall into Nursing Care Necessary for the people in "Support Necessary")

(4) How to Pay for the Insurance

- People aged 65 and over (Insured Category No.1):
 - For those who receive a pension ¥15,000 or more per month (including their retirement pension), insurance payments are deducted from the pension. Others pay directly to the municipal government by bank transfer, etc.
- People aged from 40 to 64 with public medical insurance (Insured Category No.2):
 - The insurance payment is added to the medical insurance payment.

(5) Payment for using these services

- When receiving services from the Nursing Care Insurance system, the patient basically pays 10% of the cost. When the patient receives care at a facility, they must pay for meals on top of the 10%.
- However, to prevent the 10% payments from becoming unbearable, there are maximum monthly limits for self-payment (such as expenses for large lump-sum payments for nursing care services) In particular, for people with lower incomes, the maximum monthly payment limit as well as meal payments are set lower.

(6) Consultation Offices at Municipal Government Offices

For further information regarding the application of nursing care insurance and available services, please consult with the responsible division at your municipal government office.
(Appendix page 62 Ⅹ—1)

II-3 Health Management

In Japan, local governments or companies arrange various kinds of health checks to prevent diseases or identify them in their early stages. Most of the checks are free or very low-cost. Considering the overall cost, it is advantageous for you to prevent a disease or identify it at an early stage, so please try to avail yourself of such services.

1. Public Health Center (Hokenjo)

To preserve or improve people's health, Public Health Centers offer specialized services in the Prefectures. Screening days differ as per the public health centers' schedules, so please inquire first before visiting (Appendix page 80 Ⅹ—3)

- Screening for infectious diseases (such as HIV, sexually transmitted diseases, tuberculosis and viral hepatitis)
- Support and consultation for maternity and child health care
- Support and consultation for the patients suffering from intractable diseases
- Consultation for mental health



2. Municipal Medical Health Center (Medical Care and Health)

Municipal Medical Health Centers provide accessible health services for local residents such as examinations for infants, vaccinations, various types of cancer screenings and medical checkups for adults. You can receive check-ups at health centers or certain medical institutions that provide regular screenings and check-ups. Systems differ with respect to municipality, so for details, please contact a municipal health center in your area. (Appendix page 81 Ⅹ—3)