### **Chapter 6** Medical Care

### 1 Hospitals and Clinics

In Japan, there are a variety of both hospitals and clinics. Visit clinics for minor injuries or ailments. For serious injuries and ailments, visit a hospital.

For people who cannot speak Japanese, please come consult the [Foreign Resident Consultation Desk] located at the International Exchange Plaza. Check the International Exchange Plaza [Foreign Resident Consultation Desk] on p.1 for more information.

# 1 – 1 Medical Practices (Types of injuries and ailments)

Internal Medicine treats colds, illness, and ailments affecting internal organs

Surgical treats injuries, performs surgical procedures

Pediatrics treats issues affecting infants, children and adolescents

Orthopedic treats issues related to bones, joints, and muscles

Ophthalmologic treats eye-related issues and performs related examinations

Dental treats teeth-related issues

OBGYN treats issues affecting women and assists with childbirth

# 1-2 For sickness

- Medical Information in Foreign Languages
  Hyogo Prefecture Medical Institutions Information System
  Here, you can look for institutions that are able to handle requests in foreign languages.
  http://web.qq.pref.hyogo.lg.jp/hyogo/ap/qq/men/pwtpmenult01.aspx
- Weekdays 10:00~16:00 (Only consultations are available for Filipino and Vietnamese)

### 2 Medical Insurance

Regardless of nationality, all residents of Japan are covered under [public medical insurance]. When one person goes to a hospital for sickness or injury, everyone helps cover the cost. The amount that one person needs to pay on their own is reduced. The rest comes out of insurance.

[Public medical insurance] includes the [health insurance] that covers business and company workers and owners, the [national health insurance] that covers self-employed and unemployed people (including international students), and the [latter-age elderly healthcare system] which covers people who are 75 years and older.

Miki City Hall – Medical Insurance Division & 0794-82-2000

Health & Welfare Division (Yokawa Health & Welfare Center) & 0794-72-2210

Miki City Hall - Tax Affairs Division & 0794-82-2000

## 2 – 1 Company Health Insurance

People who meet certain conditions, such as working 20 or more hours a week and earning 88,000 yen or more a month, are covered under their company's health insurance. Please ask your company if you can enroll in their health insurance. Health insurance can also cover the insured person's family members who also live in Japan. To check if this is possible, please ask your company.

Insurance Fees (Premiums)

This amount is deducted and paid from your salary by your workplace.

- Hospital Fees
  - From 0 years of age to high school, fees are free (0 yen). (For high schoolers, only the hospitalization fee is free.) For more information, check the Medical Subsidy for Children section on p.25.
  - Those under the age of 70 will be charged 30%
  - Those over 70, up to 74, will be charged 20% (Those with high salaries or other income will be charged 30%.)

#### 2 – 2 National Health Insurance

Those younger than 75 and not covered by company health insurance are enrolled in national health insurance. Foreign residents residing in Japan for 3 months or longer are also covered. However, people in Japan on a [designated activities] visa for reasons of medical stay, or holding any other special residency status, will be ineligible for national health insurance.

- O Enrolling in Health Insurance
- · Apply at the Medical Insurance division of the city hall
- · Notify the same division if you have moved or started a new job



- Insurance Fees (Premiums)
- · The amount you pay is dependent on your income and the size of your household
- · Pay your family members' fees at the city hall
- If you wish to reduce the amount of premium you pay, consult the Tax Affairs division of the city hall.
- Hospital Fees
- From 0 years of age to high school, fees are free (0 yen). (For high schoolers, only the hospitalization fee is free.) For more information, check the Medical Subsidy for Children section on p.25.
- Those under the age of 70 will be charged 30%
- Those between 70 and 74 will be charged 20% (Those with high salaries or other income will be charged 30%.)

#### 2-3 The Latter-Age Elderly Healthcare System

Persons 75 and older are enrolled in the latter-age elderly healthcare system. Foreign residents residing in Japan for 3 months or more are also covered. However, those who have entered Japan on a [designated activities] visa for reasons of medical stay, or any other special residency status, are ineligible. At 75, the Medical Insurance division of the city hall sends an [insurance card]. One's previous medical insurance will become invalid.

- Insurance Fees (Premiums)
- The amount is dependent on income and must be paid directly to the city hall oneself.
- Hospital Fees
- 10%, though those with high income will be charged between 20% and 30%