



Chapter 6 Health & Welfare



29 Medical Insurance

There is a public medical insurance system in place to ensure that you can take medical care with peace of mind when you are sick or injured. Medical insurance is a system that is supported by many people. You must join one of the following three health insurance schemes. If you join this insurance, the cost of medical care when you are sick or injured will be reduced. It covers the cost of medical treatment covered by insurance and the rest is paid for out-of-pocket. When you go to the hospital, be sure to display your insurance card at the counter.

29-1 Health Insurance

Who needs to join the health insurance?

People who match the conditions and are employed join their company's health insurance. Family members of people who are enrolled in health insurance and live in Japan can also join the same health insurance. Please check with your company if you are eligible for health insurance.

How to join the health insurance?

You can apply for health insurance through your company.

You pay half of the insurance premium every month, and the other half is paid by your employer. Please note that this is a general guideline, and the details may vary depending on your specific situation.

How much is paid to the hospital?

Children under the age of 6 who have not yet entered elementary school are required to pay 20% of the fee.

People younger than 70 pay 30%.

People between the ages of 70 and 74 pay 20% (30% for high-income earners).

29-2 National Health Insurance

Who can join?

29-1 If you have stayed in Japan for more than 3 months and are not enrolled in health insurance, you must join National Health Insurance (Sabae City).

People younger than 75 years old are eligible to join. Please check with the National Health Insurance or Pension Division at City Hall to see if you are eligible to join.

How to join?

You can apply for National Health Insurance at the “National Health Insurance or Pension Division” in Sabae City Hall. You will need your passport and residence card (special permanent resident certificate). The monthly insurance premium varies depending on the number of family members and income.

How much is paid to the hospital?

Children under the age of 6 who have not yet entered elementary school are required to pay 20% of the fee.

People younger than 70 pay 30%.

People between the ages of 70 and 74 pay 20% (30% for high-income earners).

City Hall National Health Insurance or Pension Division

Tel (0778) 53-2207, 2208

29-3 Medical Care System for the Latter-Stage Elderly

Who must to join?

Over 75 years old

※ Please check with the “National Health Insurance or Pension Division” at City Hall to see if you qualify.

How to join?

You can apply at the “National Health Insurance or Pension Division” at Sabae City Hall. You will need your passport and residence card (special certificate for permanent residents). The monthly insurance premium varies according to your income.

How much pay to the hospital?

10%~30% (according to your income)

City Hall National Health Insurance or Pension Division

Tel (0778) 53-2207, 2208

30 Pension

People who have paid into the pension system can get money to help them live as they get older or if they become disabled through illness or injury. If someone who has paid into the pension system dies, their family may also receive money. There are two types of pensions in Japan: Employees' Pension Insurance and National Pension.

30-1 National Pension

Who needs to join?

Everyone living in Japan between the ages of 20 and 59, regardless of nationality, must be covered by the National Pension Insurance Scheme.

People who work for a company or other organisation are also covered by the Employees' Pension Insurance Scheme.

How to apply?

You can apply for the National Pension system at Sabae City Hall.

Once you have applied, you will receive a letter stating the amount of pension you need to pay. You can pay at a bank, post office, convenience store, or other designated locations before the payment deadline.

City Hall National Pension Dept Tel (0778) 53-2207,

30-2 Employees' Pension

Who will join?

Employees who work more than the required hours in their company and are under 70 years of age will have the procedures handled by their company.

How much and how to pay?

The amount of the employee's pension contributions is based on income and you, and your company pay half each month. You do not have to pay the pension yourself.

31 Nursing Care Insurance

It is a system that enables people who need help with daily living or care due to conditions such as bedriddenness or dementia to get the care they need.

How to join?

When you reach the age of 40, your company will take care of the enrolment procedure for you. There is no procedure for you.

How much does insurance cost?

The premium is based on the previous year's salary. People aged between 40 and 64 pay it together with the money for "health insurance". For people aged 65 and over, the money for nursing care insurance is deducted from the money you receive as a pension.

$(\text{Pension}) - (\text{Care insurance premium}) = (\text{Pension you receive})$

How to use the service?

If you think you need long-term care, go to Sabae City Hall.

Assess how much care you need.

Talk to a specialist about what kind of care services to use.

Once the service is chosen, use it.

Sabae City Hall Chouju Fukushi Devison Tel (0778) 53-

32 Public Assistance (When you don't have enough money to live.)

Public Assistance is a system that allows families who do not have jobs or savings, and who do not have enough money for living expenses, to receive the minimum necessary living expenses set by Japan. If you are in need, please contact Sabae City Hall.

What kind of people can receive public assistance?

- People who have no savings, houses, or land to sell
- People who are looking for work but cannot find it
- People who don't receive a pension or income support
- People who don't have family members to help them live

What kind of money can you receive?

- Money for living (minimum food, clothing, electricity, water, gas, etc.)
- Rent
- Children's education costs
- Medical expenses (minimum amount to pay when going to hospital)
- Childbirth costs

Sabae City Hall Welfare Division Tel (0778) 53-2216