

Kurume City National Health Insurance



Health Insurance Section,
Kurume City
(Kurume City Hall, 1st floor)

TEL 0942-30-9031
FAX 0942-30-9751

Japanese health insurance is a national health insurance system.

In Japan, everyone has to enroll in medical care insurance so that they can receive medical care without worry (National health insurance system). National Health Insurance (NHI) is one of those kinds of medical insurance systems, and it is managed by the city, town, and village in which you live. NHI is a system of everyone helping each other wherein every insured person pays into the system. To preserve healthy lifestyles for everyone, we must all join together and support NHI.

People who must enroll in NHI

- Anyone of a non-Japanese nationality who has been approved to stay in Japan for 3 months or more. (Anyone with a visa other than a travel visa)
- People not enrolled in workplace health insurance or the medical insurance system for the elderly aged 75 or over
- People not receiving welfare benefits



After you enroll in NHI, you must pay an insurance premium.

Take good care of your insurance card



When you enroll in NHI, you will be issued an insurance card. Your insurance card proves you are enrolled in NHI. When you go to the doctor, presenting your card at the reception desk will result in receiving an NHI medical payment discount. Your insurance card is just as important as your Residence Card, so you should take good care of it.

When you have an insurance card, you will be able to receive medical treatment and only pay the medical expense copayment when you are ill or injured. You also pay the copayment only for medicine as well.

Example: When the hospital fee is 5,000 yen (and the copayment is 30%)

The city pays 3,500yen

You pay 1,500yen

If you go to the doctor without an insurance card, you will have to pay 5,000 yen plus any additional fees incurred.

Never do this!!

- × You must never lend your insurance card to someone else or borrow someone else's card.
- × You must never change the information written on your insurance card on your own.

If you break these rules, you will be punished under the law.

Insurance premium

Everyone enrolled in National Health Insurance pays money (insurance premiums) to cover the cost of overall medical expenses. The National Health Insurance premium is a system in which everyone helps each other, reserved for times of illness or injury. You absolutely must pay your monthly premium payment.

How insurance premiums are calculated

Base fee
(number of people enrolled)



An additional fee based
on your salary



Your insurance
premium

From the 2nd year onward after enrolling in NHI...

For your first year living in Japan, because you have no salary from the previous year in Japan, you will pay the lowest level of insurance premium. Because people with low income in Japan receive a 70% discount on the base fee, the insurance premium is very inexpensive.

However, if you work a lot at part time jobs, etc., and your salary in Japan increases, your premium from the second year onward will also increase because your insurance premium from the second year onward is calculated based on your salary.



If you do not pay your insurance premium...

- 1 If you have not paid your premium payment by the payment deadline, we will send a reminder notice. A late fee will be added. Your payment will be more expensive than normal. In order to guide you through the payment process, we will send demand notices, visit your residence, and call you on your mobile phone.
- 2 Your insurance card expiration period will become shorter. When you have an insurance card with a shorter expiration period, and you will have to perform renewal procedures frequently at your City Hall or General Branch Office. People who do not pay their premium payment for long periods of time will be asked to return their insurance card, and we will issue a "certificate of loss of qualification for health insurance" which will result in the holder being responsible for paying full medical fees.

If you consistently refuse to pay your insurance premium, we will investigate your savings account and salary and deduct the premium payments accordingly.

Income declaration

Your NHI insurance premium is determined based on your previous year income (salary), so a declaration stating your salary amount is required. You must declare your income every year.

If you work at a company, the company you work for will report to the City Hall, so you do not need to declare your income.

When are declarations necessary??



- 1** A declaration is absolutely necessary for your first year in Japan.
※When you received your insurance card, you should have declared that you did not have any income (salary) in Japan for the previous year, but if you did not make a declaration, you must go through the declaration procedures! Additionally, your insurance premium may decrease if you complete the procedures.
- 2** Even if you work at a company, if there was no report of your income (salary) from that company to the City Hall, and your income (salary) was not confirmed by the City Hall, you must submit a declaration on your own. Check with your employers regarding this.

How to submit a declaration

Did you live in Kurume City as of January 1?

Yes

Bring your seal and declare your income at the Municipal Tax Division on basement floor 1 of the Kurume City Hall.

Make your declaration at the City Hall of the city in which you lived as of January 1. After this, the Kurume City Hall will check with the city in which you lived as of January 1, so tell the Health Insurance Section of the Kurume City Hall that you have completed your declaration after you finish declaring.

No

Did you live in another municipality in Japan as of January 1?

Yes

No

Bring your seal to the Health Insurance Section counter at the 1st floor of the Kurume City Hall.

How to pay your insurance premium

After you have completed the enrollment sign up, the Kurume City Hall will send a bill (premium payment request) to the address at which you reside. When the bill (premium payment request) arrives, pay the amount due by the due date at a bank, post office, convenience store, or City Hall counter.

※From the subsequent year onward, we will send a bill (premium payment request) for the entire year to the address at which you reside around June 15 of every year.

Insurance premiums are paid in 10 monthly payment installments (from June to March of the subsequent year). If you forget payments, you must pay all unpaid payments together in a lump sum later. Paying the entire lump sum at once can be expensive, so you should pay every month without forgetting.

August amount

July amount

June amount

- ★The due date for each premium payment request is the last day of each month (or the next business day if the last day is a Saturday, Sunday, or holiday). Please be aware that for December only, the due date is the 25th.
- ★Payment locations are banks, post offices, convenience stores, and City Hall counters (Health Insurance Section counter #7 on the 1st floor of the City Hall, the Citizen Welfare Sections of individual General Branch Offices, and Civic Centers)
- ★Convenience stores cannot accept payments when the payment deadline has passed. You are asked to always pay before the deadline.

Reading your premium payment request

久留米市 平成31年度 国民健康保険料 納付済通知書		久留米市 平成31年度 国民健康保険料 納付書		久留米市 平成31年度 国民健康保険料 領収証書	
<p>Premium payment code: When contacting for questions, report this number.</p> <p>納付コード 010100000</p>		<p>The amount you pay.</p> <p>納付額 29800円</p>		<p>Payment deadline: Pay by this date.</p> <p>納期限 令和元年 7月 1日</p>	
<p>納付コード</p> <p>通知書番号</p> <p>納期限 令和元年 7月 1日</p>		<p>納付コード</p> <p>通知書番号</p> <p>納付額 29800円</p> <p>納期限 令和元年 7月 1日</p>		<p>納付コード</p> <p>通知書番号</p> <p>納付額 29800円</p> <p>納期限 令和元年 7月 1日</p>	
<p>久留米 太郎 様</p> <p>領収日付印</p> <p>1</p> <p>上記のとおり通知します。</p>		<p>久留米 太郎 様</p> <p>領収日付印</p> <p>1</p> <p>上記のとおり納付します。</p>		<p>久留米 太郎 様</p> <p>領収日付印</p> <p>1</p> <p>上記のとおり領収しました。</p>	

Account transfer

We recommend that you pay your National Health Insurance premium through a withdrawal from a bank account.

You can set up an automatic account transfer through method ① or ② below.

① Setting up a transfer with your bank cash card

You can set up an account transfer for your National Health Insurance premium payments without using an official bank registered seal. You may use a bank cash card instead (biometric IC cash cards are not accepted). Bring your cash card and insurance card to a City Hall counter (Health Insurance Section counter #7 on the 1st floor of the City Hall, any Citizen Welfare Section of individual General Branch Offices, or Civic Centers) and complete the procedures there.

《Accepted banks for cash card registration》

Bank of Fukuoka, Chikuho Bank, Japan Post Bank, Nishi-Nippon City Bank, Bank of Saga, Shinwa Bank, Fukuoka Chuo Bank, Kitakyushu Bank, Kumamoto Bank, The Eighteenth Bank, Higo Bank, Chikugo Shinkin Bank, Ohkawa Shinkin Bank, Kyushu Labour Bank

② Setting up a transfer with an account transfer request (written form)

Bring the following 3 items and complete the account transfer request procedures at a bank designated by the Kurume City Hall (including Japan Post Bank).

- ① Your National Health Insurance card
- ② Your bank passbook
- ③ A seal registered at the bank



If you bring your bank cash card to the City Hall counter, you can set up an account transfer easily.

What should you do if you receive something like this?

久留米市 督促状
平成30年度国民健康保険料 (催告) 第9期
身に属する納付場所でお納めください。
平成30年 3月22日

久留米市 大久保 魁

●本状到着前に納付済の場合は、行き違いですので、悪しからずご了承ください。

納付義務者 D 23 090300000007800000000000	通知番号 4304304000
納付額 7800円	納付期限 平成30年 3月22日

納付金額 7800円
延滞金 0円
合計額 7800円

納付期限 平成30年 3月22日

納付済通知書
納付額 7800円
延滞金 0円
合計額 7800円
納付期限 平成30年 3月22日

納付済通知書
納付額 7800円
延滞金 0円
合計額 7800円
納付期限 平成30年 3月22日

091529182-52266184010000324506
190402-0-007800-9

If you do not pay by the designated due date, we will send a reminder notice to you. We ask that you pay the money owed by the date specified on the reminder notice.

The payment amount.

The payment deadline.

If you do not pay the amount owed even after being issued a reminder notice, we will send a demand notice.

When you receive a demand notice, pay the entire premium payment by the specified deadline. If paying the entire premium payment is difficult, please contact us.

〈Contact location〉

- City Hall Health Insurance Section(Counter #7, 1st floor)
- Any of the General Branch Offices

※The Civic Center cannot consult on this matter.

The payment deadline.

The payment amount.

平成31年 2月 20日

久留米市役所 健康保険課 大久保 勲

久留米市役所 健康保険課 (0942)30-9031 (直通)
 (0942)30-9754 (FAX)
 田北九輪支所 市民福祉課 (0942)72-2112 (直通)
 北野総合支所 市民福祉課 (0942)76-3552 (直通)
 城島総合支所 市民福祉課 (0942)62-2112 (直通)
 三浦総合支所 市民福祉課 (0942)64-2312 (直通)

23-01-02321

〒830-0844 久留米市中央1-1-1

納付催告書

あなたの国民健康保険料(税)については、納付期限後相当の期間が経過しておりますが、いまだに納付されていません。このままでは、国民健康保険の運営において、多くの納付義務者との公平の面からも支障をきたしますので、

平成31年 3月 15日 までに納付してください。

※期日までに納付がない場合は、あなたの財産を法に基づき調査し、随時差押処分を行うこととなります。

なお何らかの事情で納付できない方は、健康保険課(市役所1階)及び市民福祉課(各総合支所)の担当者にご相談ください。

※本状と行き違いに納付されましたときは、ご容赦ください。

納付種別	科目	通知番号	期別	納期限	未納額	延滞金	未納合計額	備考
3030	国民健康保険		04	10101	2900	0	2900	
3030	国民健康保険		04	10102	2900	0	2900	
3030	国民健康保険		04	10103	2900	0	2900	
3030	国民健康保険		04	10104	1800	0	1800	
合 計 額					10500	0	10500	期別4/24迄、過年度納付のごことです。

Contact us and follow the prescribed procedures in these situations.

● When you enroll in social insurance at your workplace

If you enroll in social insurance at your workplace, you cannot use the National Health Insurance card. Complete the procedure for terminating National Health Insurance at Counter #7 on the 1st floor of the City Hall, a Citizen Welfare Section of a General Branch Office, or a Civic Center, and return your insurance card.

If you do not complete the termination procedure, we cannot stop billing you for your insurance premium. You absolutely must complete the procedure.

- 〈What you need〉
- Insurance cards for all individuals terminating National Health Insurance
 - Insurance cards for all individuals enrolling in social insurance
 - Seal
 - Certification of your My Number



● Premium payment consultations

If you cannot pay premium payments on time, please seek consultation as soon as possible.

● Moving

If your address changes, you must notify the City Hall.

● Contact information

Kurume City Hall
Health Insurance Section
(Location: Counter #7 on the 1st floor)

【Direct line **0942-30-9031**】
【Fax **0942-30-9751**】

Tanushimaru General Branch Office,
Citizen Welfare Section

【Direct line **0943-72-2112**】
【Fax **0943-72-3819**】

Kitano General Branch Office,
Citizen Welfare Section

【Direct line **0942-78-3552**】
【Fax **0942-78-6482**】

Jojima General Branch Office,
Citizen Welfare Section

【Direct line **0942-62-2112**】
【Fax **0942-62-3732**】

Mizuma General Branch Office,
Citizen Welfare Section

【Direct line **0942-64-2312**】
【Fax **0942-65-0957**】

《 Reception hours 》

Monday to Friday: 8:30 – 17:15

Open 8:30 – 19:00 on Thursdays only.

(Closed on holidays and the New Year holiday season)