

# Healthcare

## National Health Insurance

(Kokumin Kenkō Hoken 国民健康保険課)

Responsible Organization: **National Health Insurance Section** (Kokumin Kenkō Hoken-ka 国民健康保険課)  
Urasoe City Hall, 1st Floor  
Telephone: (098) 876-1234 (ext. 3723)

### Japan Has a Universal Health Insurance System

Everyone living in Japan is required to enroll in a medical insurance so they can receive medical treatment without worry (universal health system). National Health Insurance (NHI) is one of the medical insurances and is operated by prefectures and municipalities we live in. NHI is a mutual assistance system under which every insured person pays premiums. Let's unite and support NHI to maintain our health life.

### Who Joins NHI?

Everyone must enroll in NHI. (Except those who are insured by a workplace health insurance program or the Older Senior Citizens' Medical System and who are living on welfare.)

### Eligibility for Enrollment

Foreigners of any nationality who are expected to stay in Japan for more than three months must enroll in NHI, except those who are:

- Enrolled in a workplace health insurance program
- A dependent of a person enrolled in a workplace health insurance program
- Enrolled in the Older Senior Citizens' Medical System
- Living on welfare
- Staying in Japan with a medical visa and those who are attending the patient
- Staying in Japan with a tourist or recreational visa

### Notification for NHI

Notification is required in the following cases.

#### Enrollment notification

1. When you change residence or enter Japan (and are not enrolled in a workplace health insurance program, etc.)
2. When you withdrew from an employees' insurance, etc. (the following day you retired.)
3. When a child is born in your family
4. When you stop living on welfare

#### Withdrawal notification

1. When you leave Japan
2. When you move out
3. When you join a workplace health insurance program, etc.
4. Upon the death of an NHI member
5. When you start living on welfare

### Keep Your NHI Card in a Safe Place

NHI (National Health Insurance) card certifies that you are insured by NHI. By presenting it at the counter of medical institutions, you can receive NHI benefits.

### How to Handle Your NHI Card Correctly

- When you receive your NHI card, check for any mistake in the description. (Rewriting information without permission will invalidate your card.)
- Present your NHI card at the reception desk when you see the doctor.
- Never lend or borrow an NHI card (punishable by law).
- A duplicated or expired NHI card is invalid.
- Make sure to notify and return your NHI card to City Hall when withdrawing from NHI.



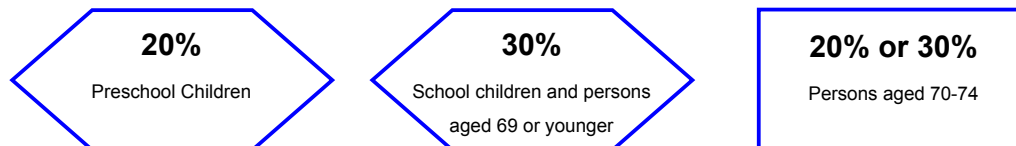
## National Health Insurance Benefits

### 1) Medical Treatment Costs

When you get sick or injured, you can receive the following medical care for only a part of the medical costs by presenting your NHI card at the reception of medical institutions.

- Medical consultations.
- Medical treatments.
- Medication, injection, and other treatments.
- Hospitalization and nursing. (Excluding meals while hospitalized.)
- Home care (Home-visit by a regular doctor.) and nursing
- Home-visit nursing. (If a doctor judged as necessary.)

### Co-payment Amount Varies Depending on Age, etc.



\*Those born on or before April 1, 1944 will pay 10% as co-payment.

### 2) Third Party Injury Coverage

You are still able to receive NHI benefits if you are injured due to an act by a third party, such as traffic accidents. However if you receive medical expenses from a person who caused the accident or settle it out of court, you may not receive NHI benefits. If you sustain damage, be sure to consult us.

## Paying Insurance Tax (Premiums)

National insurance tax (premiums) is a valuable financial source allocated to your medical expenses. In preparation for unexpected illnesses or injuries, make sure to pay your insurance tax before the due date. Householders are responsible for the payment of insurance tax.

### Determination of Insurance Tax (Premiums)

Insurance tax (premiums) is determined per fiscal year and per household. When there are changes in the middle of a fiscal year, your insurance tax will be changed.

Your insurance tax is decided based on your income for the previous year and other factors. Please declare your income correctly.

### When Your NHI Premiums Fall into Arrears

If your premiums are in arrears without any specific reason, or if you don't consult about premium payments, the following measures will be taken accordingly.

- You won't receive NHI benefits.
- You may be required to foreclose on personal assets, etc. due to delinquency.
- The validity of your NHI card will be shortened.
- You will be required to return your NHI card and bear all medical expenses.

If you have difficulties in paying your tax premiums,, please consult the National Health Insurance Section as soon as possible. Households with situations that fall under established laws or regulations are able to start installment payments or file for an exemption.

## Older Senior Citizens' Medical System

The Older Senior Citizens' Medical System clarifies the burden on senior citizens determining how society can support the elderly. All municipalities in every prefecture participates in the Older Senior Citizens' Medical Regional Union, and each municipality provides services at reception. Senior citizens over the age of 75 and certain persons with disabilities between 65 and 74 years old are eligible.

All insured individuals who will become members in the Older Senior Citizens' Medical System pay health premiums. When you become 75 (for certain persons with disabilities 65) years old, you are required to pay taxes for insurances that did not cover premiums (Health Insurance Society and Mutual Aid Association medical insurances), including insured dependents.

## Hospitals and Clinics

Although language and culture differences can make it challenging to navigate the medical system, healthcare in Japan is widely available, efficient, and affordable. However, it is important to be aware that Japanese doctors do not usually discuss the patient's medical condition with the patient. This does not mean you do not have the right to ask questions. Just keep in mind that perseverance might be necessary to get the answers you feel you need from the doctor.

Please save all your receipts for doctor visits and prescription medicine. If you have out-of-pocket medical expenses of over ¥100,000 per year, you can deduct them from your taxes.

### Dealing with the Language Barrier

All medical doctors and nurses have studied English, but their ability to speak the language varies. For this reason, it may be necessary to bring along someone who can translate. If you cannot find someone to translate for you, you can also print out a bilingual medical questionnaire and bring it with you to your appointment, such as the one located here:

[http://www.tanaka-clinic.net/eng/medical\\_terms.htm](http://www.tanaka-clinic.net/eng/medical_terms.htm)

Another option is the Adventist Medical Center (see below). Many doctors at the Center have been trained in the United States and speak excellent English.

### Local Hospitals

**Makiminato Chuo Hospital** (Makiminato Chuō Byōin 牧港中央病院)

Address: 1199 Makiminato, Urasoe (Located off of Route 58 near Yamada Denki)

Telephone: (098) 877-0575

Makiminato Chuo Hospital specializes in cardiovascular medicine and cardiovascular surgery. They can also treat common internal medicines such as the common cold, high blood pressure, and diabetes. Services include general health check-ups covered by National Health Insurance, out-of-pocket cardiac check-ups and blood vessel check-ups, and hemodialysis treatment. Two full-time medical interpreters (English and Chinese) are employed at Makiminato Chuo Hospital, and AI interpretation devices and videophone interpretation for other languages are also provided.

**Urasoe General Hospital** (Urasoe Sōgō Byōin 浦添総合病院)

Address: 4-16-1 Iso, Urasoe (Located off of Route 330, just south of the Iso tunnel)

Telephone: (098) 878-0231

Urasoe General serves many foreign patients and there are several doctors and nurses there who speak English well, both in the Emergency Room and other departments.

**Dojin Hospital** (Dōjin Byōin 同仁病院)

Address: 1-37-12 Gusukuma, Urasoe (Located off of Route 58)

Telephone: (098) 876-2212

**Adventist Medical Center** (アドベンチスト・メディカルセンター)

Address: 868 Kōchi, Nishihara-cho (Located on Route 29 toward Ryukyu University)

Telephone: (098) 946-2833



## Visiting the Doctor

Many hospitals and clinics do not accept appointments, and service is provided on a first come, first served basis. It is therefore recommended that you go early in order to avoid a long wait. However, it is a good idea to call in advance to find out whether or not the hospital operates on an appointment-based system.

## Choosing a Doctor

Consumers may choose between large, general hospitals, and small specialty clinics. This means that if you are having a serious medical problem of uncertain causes, it is best to visit a larger hospital, where they will have a wider variety of specialties. However, if you have a good idea of what your medical complaint is, you may visit a specialist (either at a hospital or at a clinic) without a referral. For example, if you are having a skin problem, you can go straight to a dermatologist. However, some hospitals will charge higher fees if you arrive without a referral from a smaller clinic.

Here is a list of medical specialties:

|  |             |       |
|--|-------------|-------|
| Internal Medicine (for colds, flus etc.) | Naika       | 内科    |
| Surgery                                  | Geka        | 外科    |
| Dermatology                              | Hifuka      | 皮膚科   |
| Gynecology                               | Fujinka     | 婦人科   |
| Obstetrics                               | Sanka       | 産科    |
| Pediatrics                               | Shōnika     | 小児科   |
| Eye Specialist                           | Ganka       | 眼科    |
| Orthopedics                              | Seikeigeka  | 整形外科  |
| Ear, Nose and Throat Specialist          | Jibi-inkōka | 耳鼻咽喉科 |
| Dentistry                                | Shika       | 歯科    |
| Psychiatrist                             | Seishinka   | 精神科   |

If you go to a hospital, the staff at the reception desk will ask you to describe your symptoms or specify a medical specialty, so that you are seen by the right kind of doctor.

## What to Bring

It is important to bring the following items when you visit the doctor:

- Health Insurance Card
- Hospital or clinic card (This card will be made the first time you visit a clinic or hospital. Please bring this card on any subsequent visits.)
- Residence Card
- Documentation of any medication you are taking. Be sure to discuss this with the doctor.
- Cash to pay the hospital bill

Normally, only small amounts of medication are given at one time, so if you have a chronic condition, you will have to visit the hospital every two months to renew your prescription.

Medication comes in a variety of forms in Japan, including pills, liquids, and powders. If you are given powdered medication and find it difficult to swallow, edible gelatin paper (oburāto オブラート) can be purchased from pharmacies.

## Dental Care

In searching for a good dentist, seek advice from friends or colleagues, as they may be able to recommend someone to you. Many non-Japanese visit the Adventist Medical Center where consultations can be given in English. Unlike other physicians, dentists nearly always operate on an appointment system.

| Clinic Name                          | Location                  | Telephone |
|--------------------------------------|---------------------------|-----------|
| San-ai Dental Hospital (三愛歯科医院)      | 1-2-28 Jicchaku, Urasoe   | 876-1203  |
| Uehara Dental Clinic (上原歯科クリニック)     | 1-48-1 Maeda, Urasoe      | 879-1555  |
| Ohira Dental Clinic (おおひら歯科クリニック)    | 1-27-8 Ahacha, Urasoe     | 875-0648  |
| Kojo Dental Clinic (湖城歯科クリニック)       | 1-36-5 Ohira, Urasoe      | 874-1256  |
| Wellness Dental Care (ウィルネスデンタルケア)   | 1-2-6 Minatogawa, Urasoe  | 879-6070  |
| Takamiyagi Dental Hospital (高宮城歯科医院) | 1-31-20 Makiminato Urasoe | 877-3621  |
| G Dental Clinic (G 歯科クリニック)          | 2-20-5 Iso, Urasoe        | 878-2535  |
| Chiharu Dental Clinic (ちはる歯科クリニック)   | 3-3-9 Nakama, Urasoe      | 877-6480  |
| Yamauchi Dental (山内歯科)               | 2-2-5 Iso, Urasoe         | 875-2848  |
| Kyozuka Dental Clinic (経塚歯科クリニック)    | 437 Kyozuka, Urasoe       | 876-1102  |
| NY Dental Clinic (NY デンタルクリニック)      | 2-1-24 Mearu, Naha        | 869-6932  |

## HIV and STIs (Sexually Transmitted Infections)

### Getting Tested

Testing and treatment for HIV and other STIs are available at most hospitals, but because preventive medical care is not covered by insurance, you may have to pay for these tests out of pocket. However, free, anonymous HIV testing can be done at the Health Centers listed below. These centers can also test for other STIs, although they may charge a nominal fee. Those who wish to receive testing must make an anonymous reservation at least a day in advance. The results of the test (in Japanese) are available about 2 hours after the test.

| Test Center                                | Address                     | Telephone      |
|--|-----------------------------|----------------|
| Okinawa Nanbu Fukushi Hokensho (沖縄南部福祉保健所) | 212 Miyahira, Haeburu       | (098) 889-6591 |
| Okinawa Chūō Fukushi Hokensho (沖縄中央福祉保健所)  | 1-3-21 Yogi, Naha           | (098) 853-7971 |
| Okinawa Chūbu Fukushi Hokensho (沖縄中部福祉保健所) | 1-6-28 Mihara, Okinawa City | (098) 938-9701 |

If you have any questions or concerns about AIDS or HIV, you may also contact the AGAPE AIDS/HIV Hotline for 24-hour English-language assistance. Telephone: (0120) 46-1995 or visit <http://www.jhelp.com/en/aids.html>

## Contraception

The most common form of birth control in Japan is the condom. Condoms are sold in many 24-hour convenience stores and pharmacies (yakkyoku 薬局). The selection of condoms is limited in Japan, so you may want to bring your own, or have them shipped. Condoms are normally good for two years from the date of manufacture.

### Hormonal Birth Control

The birth control pill is now legal in Japan as a method of contraception. Please see a gynecologist (sanfujinka 産婦人科) to get a prescription (up to two months at a time). A birth control prescription costs around ¥2,500 for a one-month supply. Emergency contraception (the "morning after pill") is also available by prescription, usually under ¥1,000 (not covered by insurance).

If you plan to bring a supply of the pill with you to Japan, you can only legally bring in a one-month supply. If you wish to bring more, you must mail an application (yakkan shōmeisho 薬監証明書) and a copy of your prescription to the Ministry of Health, Labor, and Welfare at least three weeks prior to your arrival in Japan. If your application is accepted, you will be mailed a certificate, which you must bring with you to Japan. For more information about bringing birth control (or other prescription medicines) into Japan, please see:

<http://www.mhlw.go.jp/english/topics/import/index.html>

If you plan to have birth control pills sent, only one month's supply may be sent at a time. Make sure the prescription and a note from your doctor are included in the package.



## Pregnancy and Childbirth

Home pregnancy tests are sold at pharmacies. "Check One" brand has English instructions. If find you are pregnant and are unsure of what to do, Tokyo English Life Line provides pregnancy counseling. Their counselors can advise you both about childbirth in Japan and about abortion.

### Pregnancy Services and Support

Responsible Organizations: **Urasoe Health Counseling Center** (Urasoe Hoken Sōdan Center 浦添市保健相談センター)  
Address: 1-8-1 Nakama, Urasoe  
Telephone: (098) 875-2100

Because Japan has such a low birthrate, the government takes all kinds of measures to assist pregnant women and encourage childbearing. There are a dizzying number of services and programs for pregnant mothers and new parents. However, doctor visits and delivery are not covered by National Health Insurance unless there are medical complications.

When you have the pregnancy confirmed at a medical facility, your doctor will issue you a certificate. Take this certificate to City Hall and complete "pregnancy registration" (ninshin todoke 妊娠届) at the Urasoe Health Counseling Center. You will then be given a Mother & Child Health Handbook (boshi kenkō techō 母子健康手帳). With this you will be entitled to two free prenatal check-ups. However, it is usual to visit the doctor once a month, and you will have to pay for some visits out of pocket. Each time you visit the medical center, updated information will be written in the handbook and it will become a record of your pregnancy and child's development.

If you are pregnant, you are entitled to unpaid maternity leave from 42 days before your due date until 56 days after the delivery. National Health Insurance will reimburse you for 60% of your standard remuneration during this time. To receive this payment, you must fill out an application (kenkō hoken shussan teatekin seikyū-sho 健康保険出産手当金請求書) at the Urasoe Health Counseling Center. Applications are generally filed after the applicant returns to work because the Counseling Center requires that the workplace confirm the dates of leave.

National Health Insurance will also award a one-time fixed payment of ¥ 420,000 (shussan ikuji ichijikin 出産育児一時金) for each child born (¥ 404,000 to those who give birth at hospitals not enrolled in the Maternity Care Security System). To apply for this payment, visit the National Health Insurance Section at City Hall.

### Infant Services and Support

Infants aged 3-4 months and 9-10 months are entitled to free medical check-ups at the Health Counseling Center. Contact the center for dates and times.

Polio and tuberculosis vaccinations for children are also provided free by the Health Counseling Center. Other standard vaccinations are also free, but you must visit a designated medical provider in Urasoe. The Health Counseling Center can provide you with a list of designated medical providers.

## Counseling

If you should need any counseling, or have any trouble adjusting to life in Japan, there are counselors available to help you. If the counselors listed here are not able to fulfill your needs, they may be able to refer you to someone who can.

Although most of these helplines are based outside of Okinawa, they may be able to give you a referral number to someone who can help you in Okinawa.

#### AMDA International Medical Information Center

Hours: Monday - Friday, 9am ~ 5pm Telephone: (03) 5285-8088

AMDA provides information about the Japanese medical system and counseling on medical issues. Available languages include English, Spanish, Korean, Chinese, Thai, Portuguese, and Tagalog.

#### Tokyo English Life Line (TELL)

Hours: Daily, 9am ~ 11pm Telephone: (03) 5774-0992

TELL provides information and assistance with any aspect of life in Japan. Can provide referrals to other resources.

#### Japan Helpline

Hours: 24 hours Telephone: (0120) 46-1997

Assistance and a listening ear for everything from ordinary gripes to a serious emergency.

#### 12 Step Okinawa

An umbrella group for 12 step programs on Okinawa such as Alcoholics Anonymous. (URL: [www.12stepokinawa.com](http://www.12stepokinawa.com))

