

Medical Care and Health

In Japan, there are health insurance systems that help reduce the cost of medical care. Foreign nationals living in Japan for more than three months are required to join one of the following insurance systems:

- ① Employees' Health Insurance generally covers individuals who are employed by a company.
- ② National Health Insurance covers individuals who are not eligible to join employees' health insurance.

In addition, insurance is provided by mutual aid associations to those who work for public schools or the government. Most international students are required to enter into National Health Insurance unless they are covered by the Employees' Health Insurance of a family member who lives and works in Japan.

1 National Health Insurance (NHI or *Kokuho*)

National Health Insurance (NHI)—*kokumin kenkō hoken*, often abbreviated as *Kokuho* in Japanese—is one of the health insurance systems in Japan that allows the insured to receive medical care without financial concern when ill or injured by splitting the medical care expenses between the local or national government and the insured. Full-time international students who will be studying in Japan for more than three months must join NHI unless covered by the insurance plan of a family member who lives in Japan; overseas medical insurance is not accepted. With NHI, approximately 70% of your medical expenses will be covered when you receive treatment at hospitals or clinics that are NHI medical service providers (most hospitals in Japan accept NHI). You pay the remaining 30%.

Note: National Health Insurance does not cover expenses for cosmetic surgery, orthodontics, or normal childbirth.

Joining National Health Insurance (NHI)

Please complete the necessary procedures at the NHI counter at your local city office. You will need to take your resident card (or Certificate of Alien Registration), student ID card, and personal stamp (*inkan*), if you have one. Your National Health Insurance Card will be issued at a later date.

Note:

If you move, you must take your National Insurance Card to the city office of the city you lived in before moving, and visit your new local city office to update your National Health Insurance Card within 14 days of moving. You also need to update your card within 14 days of changing names or if the head of your household changes. If you are returning permanently to your home country, you need to return your card before you leave.

Payment of Insurance Premiums

The monthly premium for NHI varies slightly depending on the city you live in. If the NHI counter recognizes that your income is below a certain amount, a reduction to your insurance premiums will be applied (scholarships are not counted as income). Some local authorities have special subsidy systems for international students. For more information, please contact the NHI counter at your local city office.

2 The Student Health Insurance Union Medical Care Benefit System

As members of the Student Health Insurance Union (*gakusei kenkō hoken gojo kumiai*), regular undergraduate and graduate students at Keio University are eligible to apply for a partial reimbursement of medical expenses. After you have received medical treatment for an injury or illness, have the medical institution fill out a Certificate of Medical Expense Receipt (*iryō-hi ryōshū shōmei-sho*) where the medical institution has indicated the medical expense, or attach the original receipt from the medical institution and bring it to the Office of Student Services (Student Life Services Group). You must do this by the last day of the fourth month from the month in which you received medical treatment when counting that month as the first month. Then, the Student Health Insurance Union will transfer a partial reimbursement to your bank account for the amount of medical expenses that you personally paid. Treatment over the course of one month at the same medical facility and department is considered a single case. 1,000 yen will be withheld from each case as a co-payment. Maximum reimbursement limits are set for a single case and for the fiscal year. Medical treatment received at orthopedic clinics, osteopathic clinics, and acupuncture-moxibustion clinics is not covered. For more information, please see the “Guidebook for the Keio University Student Health Insurance Plan” (*Kenpo-no-tebiki*).

Note:

As Japanese Language Program students, Keio International Program students, and research students are not members of this insurance union, they are not eligible for this insurance coverage.

3 Personal Accident Insurance for Students Pursuing Education and Research

Keio University is a member of Japan Educational Exchanges and Services (JEES), and through it Keio pays for “Personal Accident Insurance for Students Pursuing Education and Research,” an insurance plan which covers students who suffer physical injury from an unexpected accident in the course of their educational and research activities. This insurance is for regular undergraduate and postgraduate students, research students, and short-term international students (MEXT scholarship students and designated exchange students only), Japanese Language Program students, and Keio International Program students. “Educational and research activities” means regular curricular activities on- and off-campus, participation in University events, and extracurricular activities (advance notification to the University is required for off-campus activities). Accidents that occur on the way between a student’s residence and the University, and while traveling between University facilities, are also covered. However, “illness” is not covered by this insurance. In addition, depending on the number of hospital visits it takes to recover, you may not qualify for this insurance.

If you have received any physical injury while engaged in the activities described above, please visit the Office of Student Services (Student Life Services).

4 National Pension

All registered residents of Japan aged 20 or over must be enrolled in and are covered by the National Pension System. Students whose income is less than a certain amount may be allowed to postpone contributions if their application is approved. Please check with your local city office if you wish to determine your eligibility to postpone payments.

5 Medical Facilities near Keio University with English-Speaking Staff

Please note that the hospitals below may not have English-speaking doctors or staff on duty all the time. Before going, please call the hospital to check.

1. Tokyo

Hospital	Location	Telephone Number
Keio University Hospital*1	35 Shinanomachi, Shinjuku-ku	03-3353-1211
Saiseikai Central Hospital	1-4-17 Mita, Minato-ku	03-3451-8211
Toho University Omori Medical Center	6-11-1 Omori, Ota-ku	03-3762-4151
The Jikei University Hospital	3-19-18 Nishi-Shimbashi, Minato-ku	03-3433-1111
Juntendo University Hospital	3-1-3 Hongo, Bunkyo-ku	03-3813-3111
Kitasato University Kitasato Institute Hospital	5-9-1 Shirokane, Minato-ku	03-3444-6161
Denen Chofu Central Hospital*2	2-43-1 Den-en-chofu, Ota-ku	03-3721-7121
Seibo International Catholic Hospital*3	2-5-1 Naka-ochiai, Shinjuku-ku	03-3951-1111
Japan-China Friendship Clinic*4	KDX Yoyogi Bldg. 6F, 1-38-5 Yoyogi, Shibuya-ku	03-6276-9788

- *1 As a rule, you need to make an appointment and bring a medical referral letter from another medical facility. When visiting the Keio University Hospital, be sure to show your student ID card at the reception desk.
- *2 This hospital does not often have English-speaking staff on duty, so make sure to call the hospital to check before going.
- *3 This hospital has an information desk to assist foreign nationals. Members of the hospital's religious staff can also help with translation into English, French or Spanish.
- *4 This clinic has staff who speak Japanese, Chinese, and Korean.

2. Yokohama

Hospital	Location	Telephone Number
YOU Dermatology Clinic	Kojima Building 3F, 1-21-9 Hiyoshi-Honcho, Kohoku-ku, Yokohama-shi	045-561-8300
Keiyu Hospital	3-7-3 Minatomirai, Nishi-ku, Yokohama-shi	045-221-8181

3. Kawasaki

Hospital	Location	Telephone Number
Kawasaki Municipal Ida Hospital*5	2-27-1 Ida, Nakahara-ku, Kawasaki-shi	044-766-2188

- *5 English-speaking and Spanish-speaking doctors are available every day in the department of internal medicine. English-speaking doctors are available every day in the department of surgery.

4. Fujisawa

Hospital	Location	Telephone Number
Fujisawa City Hospital*7	2-6-1 Fujisawa, Fujisawa-shi	046-625-3111
Kobayashi International Clinic*8	3-5-6-110 Nishitsuruma, Yamato-shi	046-263-1380

- *6 Volunteer interpreters of English, Portuguese, Spanish, Chinese, Italian and French are available. Reservation required.
- *7 Consultations are possible in Tagalog (morning only), English, Korean, Thai and Spanish. An interpreter of Vietnamese comes once a month on Saturday.

Note:

Always take your National Health Insurance Card (*kokumin kenkō hoken sho*) when visiting medical facilities.

6 Medical Consultations in Foreign Languages

The following associations offer medical consultations in foreign languages.

1. NPO AMDA International Medical Information Center

Tel: 03-5285-8088

<http://eng.amda-imic.com/>

AMDA Center offers free medical consultations over the telephone in eight languages: English, Chinese, Spanish, Korean, Thai, Portuguese, Tagalog, and Vietnamese. Multilingual staff offer information about medical facilities, explain the Japanese health care system, and offer free interpreting services over the phone during consultations with medical professionals.

2. Tokyo Metropolitan Health and Medical Information Center

(1) Medical Information Service: Tel: 03-5285-8181 (Daily 9 a.m. — 8 p.m.)

This information center provides information about the Japanese medical system and medical institutions in Tokyo in five languages: English, Chinese, Spanish, Korean, and Thai.

(2) Search Site for Medical Institutions in Tokyo (English):

<http://www.himawari.metro.tokyo.jp/qq/qq13enmnl.asp>