

健康保険のてびき

A Guide to Health Insurance

健康保険とは What is Employees' Health Insurance?

健康保険はもしものときに備えて、働く人(被保険者)と会社(事業主)が税とは別に保険料を出し合い、必要な医療の給付などを受けられるようにする仕組みです。

日本では、すべての人が何らかの形で保険料を支払い健康保険に加入します。

The Employees' Health Insurance (EHI) is a system that enables receiving necessary medical care by sharing the payment of premiums by workers (insured persons) and companies (employers) separate from taxes.

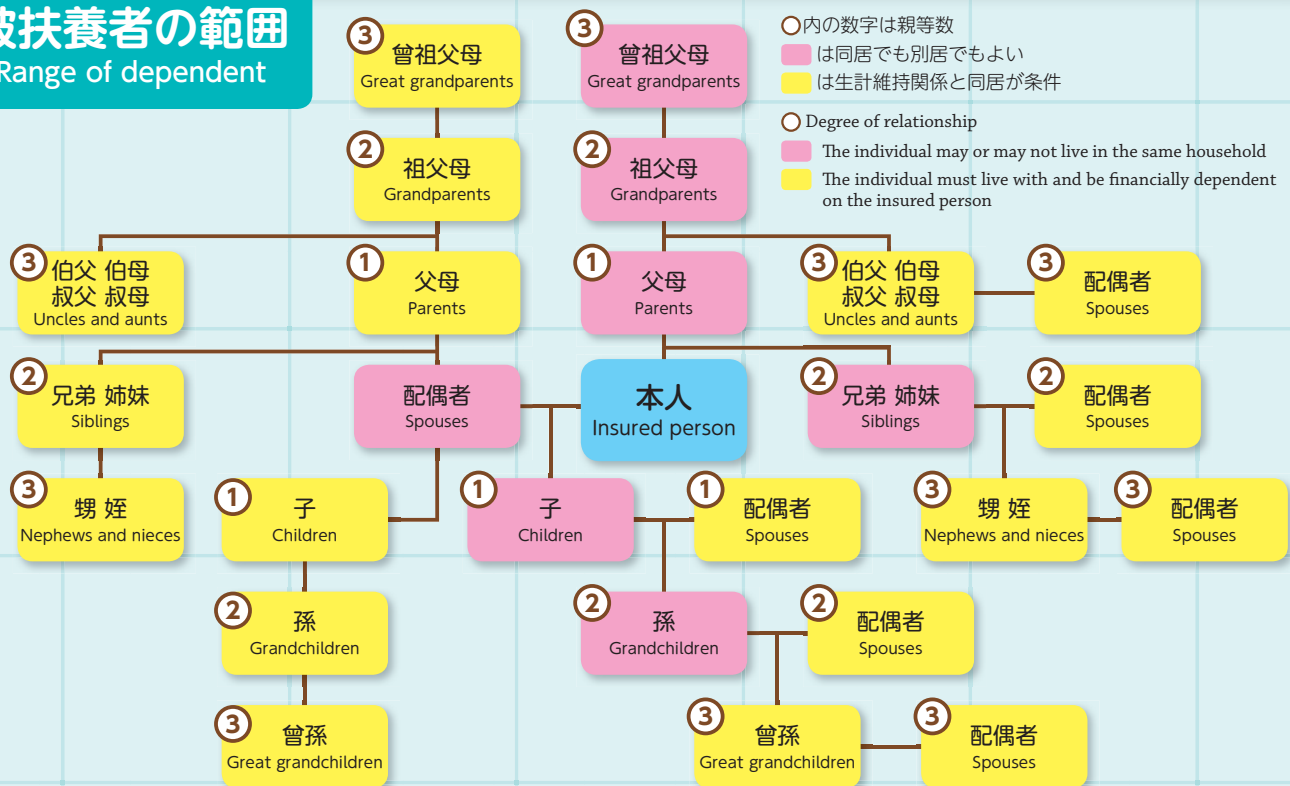
All residents of Japan enroll in health insurance and pay premiums in one way or another.

健康保険に加入するひと Individuals enrolled in EHI

健康保険の適用事業所に就職した人は、就職した日から被保険者として健康保険に加入します。日本に住所(住民票)があり、主に被保険者の収入で生活する家族は、被扶養者として健康保険に認定が可能です。下表の範囲内で一定の条件のもとで健康保険組合が総合的に判断します。

Individuals employed at workplaces covered by health insurance enroll in EHI as insured persons from the first day of employment. Family members of the insured person with a registered residence in Japan (residence registry) whose main financial support comes from the insured person qualify as dependents in the EHI system. The Japan Health Insurance Association (hereinafter called "Association") makes comprehensive judgements according to the specific conditions within the range shown in the chart below.

被扶養者の範囲 Range of dependent



下記の人、日本に住所(住民票)がなくても例外として被扶養者と認定が可能です。

- ① 留学する学生
- ② 海外赴任に同行する家族
- ③ 観光・保養やボランティアなど就労以外の目的で、一時的に日本から海外に渡航している人
- ④ 海外赴任中に新たに同行家族とみなすことができる人
- ⑤ その他日本に生活の基礎があると認められ、特別な事情があるとして健康保険組合が判断する人

As exceptions, individuals described below may qualify as dependents without residency in Japan (residence registry)

- ① Students studying abroad
- ② Family members accompanying the insured person on overseas assignment
- ③ Individuals temporary travelling abroad for reasons other than work, such as sightseeing, recuperation and volunteering
- ④ Individuals recognized as newly accompanying family members during overseas assignment
- ⑤ Other individuals recognized as being based in Japan who are judged by the Association to have special circumstances

健康保険のしくみ Scheme of EHI

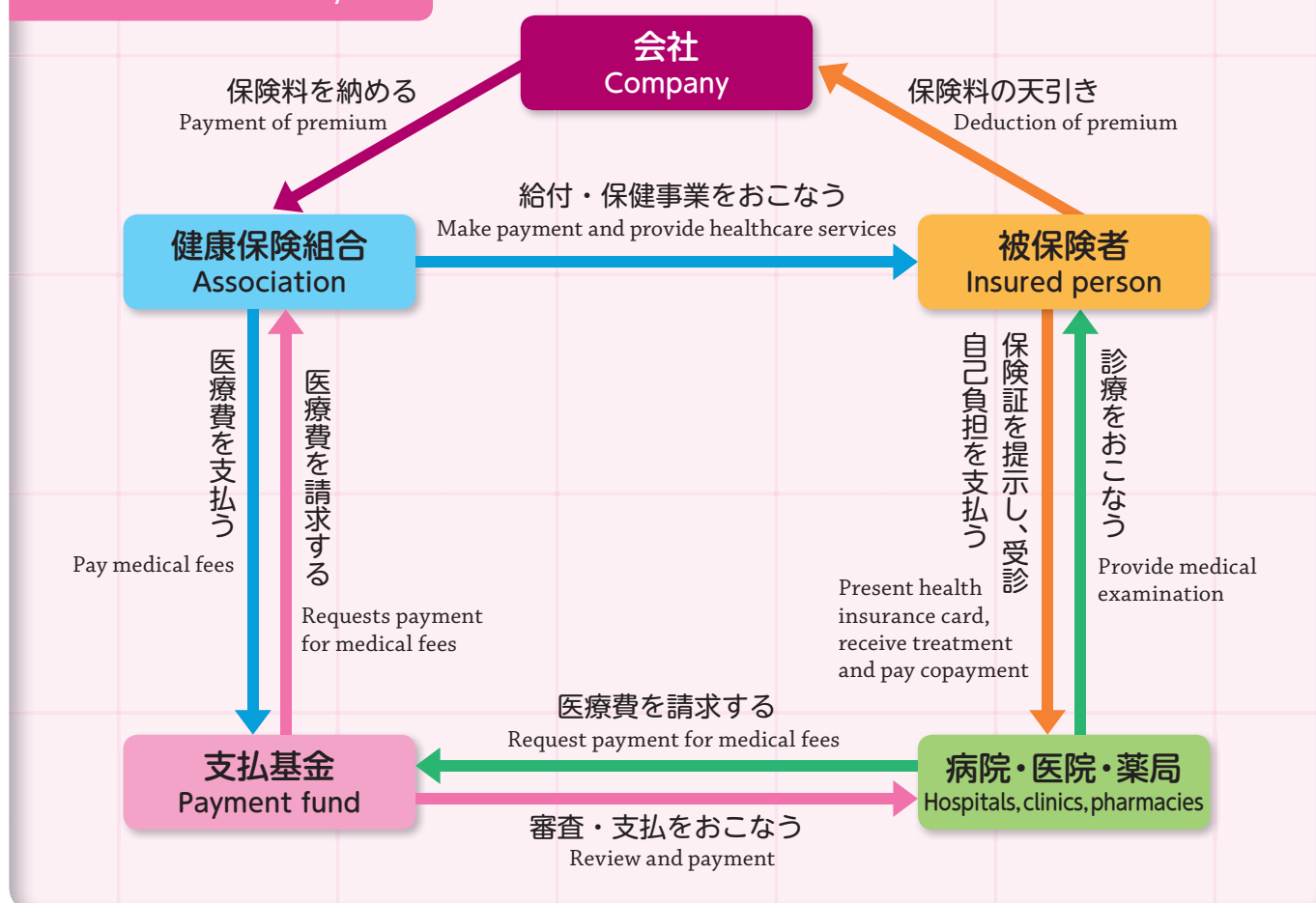
健康保険組合の被保険者になると、その証明書として「健康保険被保険者証(保険証)」が被保険者および被扶養者にそれぞれ渡されます。健康保険を扱っている病院や診療所の窓口はこの保険証を差し出せば、かかった医療費の原則として3割の負担のみで必要な治療がうけられます。

保険証は大切に保管し、治療が終わったら忘れずに返してもらうようにしてください。また保険証の記載事項は住所欄以外、自分で訂正することができませんので、変更や異動があったときは、すみやかに会社(事業主)を通じて健康保険組合に届出てください。

When enrolled in EHI, a health insurance card is issued to the insured person and to each of their dependents. Presenting this health insurance card at the counter of a hospital or clinic covered by EHI allows the card holder to receive necessary medical treatment with a payment of 30%, as a rule, of the total medical fees.

Keep the health insurance card in a safe place and make sure that the hospital or clinic returns it to you after receiving treatment. Information noted on the card cannot be corrected by the holder, other than the address column. If there has been a change or transfer, promptly report this to the Association through the company (employer).

医療費支払の流れ Flow of Medical Fee Payment



健康保険料の納付方法 Payment of the EHI premiums

健康保険は会社(事業主)と被保険者が負担する健康保険料で運営されています。保険料は被保険者の給料や賞与から自動的に支払われます。

EHI is operated with the health insurance premiums paid by the company (employer) and insured persons. Premiums are automatically deducted from the salary and bonus paid to the insured persons.

保険給付 Insurance benefits

病気やけがをしたとき

病気やけがをしたときの医療費の多くは、健康保険から支払われます。病院・薬局などの医療機関を受診する際に保険証を窓口で必ず提示してください。

自己負担は3割です。かかった医療費の3割を病院・薬局などの医療機関の窓口で支払います。ただし、小学校入学前のお子様と70歳以上75歳未満（現役並み所得者を除く）は2割負担となります。

健康保険が使えない場合

病気やけがとみなされないものは健康保険の対象外です。また、業務上のけがなど労災保険の対象となる場合は健康保険は使えません。

医療費が高額になったとき

医療費の自己負担額が一定の限度額を超えたときには、高額療養費として超えた分の払い戻しが受けられます。

立て替え払いをしたとき

やむを得ない事情で健康保険が使えず、かかった医療費の全額を支払った場合には、後から療養費として払い戻しが受けられます。

出産したとき

被保険者や被扶養者が出産したときには出産育児一時金が支給されます。被保険者本人が出産で仕事を休み給料が受けられないときは、出産手当金が支給されます。

病気やけがで働けないとき

被保険者が業務外の病気やけがで仕事を休み、給料が受けられないときには傷病手当金が支給されます。

亡くなったとき

被保険者やその被扶養者が亡くなったときには、遺族などに対して埋葬料(費)が支給されます。

When ill or injured

The majority of medical fees charged for treatment when ill or injured is paid by health insurance. Present your health insurance card at the counter when visiting a hospital, pharmacy or other medical institutions.

Copayment is 30%. Pay 30% of the medical fees charged at the hospital, clinic, or pharmacy at the counter. However, preschool children and individuals aged 70 years or higher and less than 75 years (excluding individuals with income comparable to the current workforce) pay 20% of the medical fees.

When not covered by health insurance

Health insurance does not cover expenses for services treating those not considered illness or injury. It does not cover injuries during work, which are covered by industrial accident compensation insurance.

When the medical fees become expensive

When the copayment portion of the medical fees exceeds the maximum limit, the insured person may apply for reimbursement of the amount exceeded.

When the amount normally covered by health insurance is paid by the insured person

If the insured person makes full payment of the medical fees because health insurance could not be used at the time for unavoidable reasons, the insured person may apply for reimbursement of the amount at a later date.

Childbirth

A lump-sum allowance for childbirth and childcare is paid when the insured person or their dependent gives birth to a child. If the insured person takes time off from work for childbirth and does not receive a salary, a maternity allowance is paid.

When unable to work because of illness or injury

If the insured person takes time off from work due to illness or injury unrelated to work and does not receive a salary, an injury and illness allowance is paid.

When the insured person dies

If the insured person or their dependent dies, burial costs are paid to the bereaved family.

保健事業 Healthcare activity

健康保険組合では、被保険者と被扶養者の皆さまの健康を守るために、健診など各種の保健事業を実施しています。積極的に活用して健康を守りましょう。

In the interest of the health of the insured persons and their dependents, the Association conducts various healthcare activities such as physical examinations. Make proactive use of the services to maintain good health.

健康診断について

健康診断は自分でできる健康管理の第一歩です。症状が現れてきた時には既に進行しているという病気は少なくありません。病気を早期に発見するには症状の無いうちから定期的に健康診断を受診することが大切です。健康保険組合では、みなさまの年齢にあった各種健康診断をご用意しています。年に1回、定期的を受診して健康管理にお役立てください。

Physical examination

Physical examination is the first step in healthcare that you can do. There are not a few illnesses that progress to a certain level before symptoms begin to appear. In order to detect diseases at an early stage, it is important to have health checkups on a regular basis to identify illness before you experience any symptoms. The Association offers various health checkups suitable for each age group. Get regular checkups once a year for your health.

家庭用常備薬品斡旋

年に2回家庭用常備薬品の斡旋を実施しています。日常の健康管理や疾病の予防にお役立てください。

Household medicine service

Twice a year, the Association provides services that enable the insured persons to maintain medicine supplies at home. Make use of this service to maintain good health and prevent illness.

直営保養所

当組合では千葉県（一宮町）・静岡県（熱海市伊豆山）の2カ所に保養所を設けています。家族旅行や職場旅行などにご利用ください。

Directly managed resort houses

The Association manages resort houses at two locations; Ichinomiya Town, Chiba Prefecture and Izusan, Atami City, Shizuoka Prefecture. These resort houses can be used for family and company trips.

宿泊助成

近畿日本ツーリスト、日本旅行、H.I.S.、および組合契約の会員保養施設（宿泊）を組合が指定する方法で予約された場合に限り、宿泊料金の一部を補助する宿泊助成を行っております。

Hotel fee subsidy

Only when reservations are made for resort facilities (lodging) for contract members of Kinki Nippon Tourist, Nippon Travel Agency, HIS, and the Association, according to the method designated by us, the Association subsidizes part of the accommodation fees.

会員保養施設

当組合では各種保養施設の会員となっております。様々な割引でのご利用が可能となっておりますので、ご活用ください。

Member resort facility

The Association is a member of various resort facilities. These facilities are available for you at a variety of discounts.