

英語

館林市の国民健康保険

National Health Insurance in Tatebayashi City

1 国保とは？（資格）

日本では、すべての人が常時いずれかの医療保険に加入することになっています。国民健康保険（国保）は、医療保険のひとつで、加入者がお金を出し合って医療費にあてる制度です。今住んでいる市町村が都道府県と共同で国保の運営をしています。

(1)国保に加入する人

勤務先の健康保険に加入している人、後期高齢者医療制度の対象となる人や生活保護を受けている人以外は、すべての人が国保の加入者となります。

加入資格

住民登録をしている外国籍の人（3か月を超えて日本に滞在すると認められた人）で勤務先の健康保険などに加入していない人は、国保に必ず加入しなければなりません。ただし、下記の人には国保に加入できません。

<国保に加入できない人>

- 職場の健康保険に加入している人
- 被扶養者として、家族の職場の健康保険に加入している人
- 後期高齢者医療制度に加入している人
- 生活保護を受けている人
- 医療滞在ビザで入国した人とその付添の人
- 観光・保養目的の在留資格の人

(2)国保に加入するとき・やめるとき

国保に加入するとき、やめるときは、**14日以内**に館林市役所の窓口へ届け出てください。届け出には世帯主等の「身分証明書」と「マイナンバーカード」が必要となります。

国保に加入するとき	手続きに必要なもの
館林市に転入してきたとき	はんこ、転出証明書
勤務先の健康保険をやめたとき (扶養家族からはずれたとき)	はんこ、社会保険離脱証明書
子どもが生まれたとき	はんこ、母子手帳
生活保護を受けなくなったとき	はんこ、保護廃止決定通知書
外国人住民で住民票が作成されたとき（在留期間が3か月を超える等）	はんこ、在留カードまたは特別永住者証明書、パスポート

1 What is National Health Insurance? (Qualification)

In Japan, everyone must be enrolled in some form of health insurance at all times. National Health Insurance is one of the health insurance systems which applies the funds supplied by enrollees to cover their medical expenses. National Health Insurance is operated by the municipality in which you are now living, in cooperation with the prefecture.

(1) Persons enrolled in National Health Insurance

Everyone must enroll in the National Health Insurance, with the exception of persons that have company health insurance, persons subject to the latter-stage elderly healthcare system, and persons receiving welfare.

Qualifications for enrollment

Foreign nationals that are registered as residents (persons recognized to stay in Japan for more than 3 months), and that do not have company health insurance, are required to enroll in National Health Insurance. However, the following persons cannot enroll in National Health Insurance.

<Persons that cannot enroll in National Health Insurance>

- Persons that are enrolled in company health insurance
- Dependents enrolled in health insurance through a family business
- Persons enrolled in the latter-stage elderly healthcare system
- Persons receiving welfare
- Persons entering Japan with medical stay visa and accompanying persons
- Persons with tourism or recreation residence status

(2) When enrolling or withdrawing from National Health Insurance

Please notify the Tatebayashi City Hall counter within 14 days of enrolling in or withdrawing from National Health Insurance.

You will need your householder's identification and "My Number Card".

When enrolling in National Health Insurance	Required items
When moving in to Tatebayashi City	Personal seal, moving certificate
When you withdraw from company health insurance (or when no longer dependent family)	Personal seal, Social insurance withdrawal certificate
When a child is born	Personal seal, Mother and child health handbook
When you no longer receive welfare	Personal seal, Notice of removal of welfare
When a resident card is created for a foreign resident (period of stay exceeding 3 months etc.)	Personal seal, Resident card or special permanent resident certificate, Passport

国保をやめるとき	手続きに必要なもの
館林市から転出するとき	はんこ、世帯全員の保険証
勤務先の健康保険に入ったとき (扶養家族になったとき)	はんこ、国民健康保険証、 加入した勤務先の健康保険証
死亡したとき	はんこ、保険証
生活保護を受けるようになったとき	はんこ、保険証、保護開始決定通知書
外国人の加入資格がなくなったとき	はんこ、保険証、在留カードまたは特別 永住者証明書、パスポート

<加入の届出が遅れた場合>注意！

- 国保税は、加入の届出をした月からではなく、加入の資格を得た月の分から納めるので加入した月までさかのぼって納めなければなりません。(最高3年間)
- 保険証がないため、その間の医療費は特別な理由がない限り全額自己負担になります。

<脱退の届出が遅れた場合>注意！

- 国保をやめるときには届出が必要です。届出が遅れると、他の健康保険に加入していても、国保税を請求されてしまうことになります。
- 他の健康保険に加入したあとに国保の保険証で受診してしまうと、国保分の医療費をあとで返さなくてはいけなくなる場合や、健康診断の費用を後日負担していただく場合があります。

When withdrawing from National Health Insurance	Required items
When moving from Tatebayashi City	Personal seal, Insurance cards for all household
When enrolled in company health insurance (when becoming a dependent)	Personal seal, National Health Insurance Certificate, Health insurance card for enrolled company health insurance
When passing away	Personal seal, Insurance card
When beginning to receive welfare	Personal seal, Insurance card, Notice of commencement of welfare
When no longer qualifying for enrollment as a foreigner	Personal seal, insurance card, Resident card or special permanent resident certificate, Passport

<If Notice of Enrollment is Late> Caution!

- National Health Insurance Tax is not payable from the month in which you register, but from the month in which you are qualified to enroll, and therefore must be back-paid up to the month in which you have enrolled (up to 3 years).
- If you have no insurance card, except in exceptional circumstances you will be required to pay the full amount of medical expenses during that period.

<If Notice of Withdrawal is Late> Caution!

- You must give notice to withdraw from National Health Insurance. If the notice is late you will continue to be charged National Health Insurance tax, even if you have other health insurance.
- If you receive a medical consultation using your National Health Insurance card after enrolling in other health insurance, you will need to repay the medical expenses paid by the National Health Insurance or may have to pay for the cost of the medical examination at a later date.

2 病気やケガをしたとき（給付）

(1) 保険証の使い方

保険証（国民健康保険被保険者証）は国保に加入しているという証明書です。

病気やケガで医療機関を受診するときは、保険証を窓口で提示してください。

医療費の7割（年齢や所得によって異なります。）を国保で負担します。

○コピーした保険証は使えません。

○有効期限が切れた保険証は使えません。

○保険証の本人以外は使えません。（不正使用は法律により罰せられます。）

○館林市から他の市町村へ転出したとき、または勤務先の健康保険などに加入したときなどは、すぐに保険証を館林市役所保険年金課に返却してください。

	0歳～義務教育就学前	義務教育就学後～69歳	70～74歳
国保の負担割合	8割	7割	8割(現役並み所得者は7割)
自己負担割合	2割	3割	2割(現役並み所得者は3割)

(2) 70歳以上の人の医療（高齢受給者証）

70歳になると高齢受給者証が交付されます。高齢受給者証は70歳の誕生日の属する月の翌月（誕生日が月の初日の人はその月）から、保険証と同じく医療機関を受診するときに必要となりますので、大切に取扱ってください。

(3) 入院した時の食事代

病気やケガで入院したときは、診療や薬にかかる費用とは別に、食費の一部を自己負担し、残りの費用は国保が負担します。市民税非課税の人が食事代の減額を受けるには、「限度額適用・標準負担額減額認定証」が必要です。館林市役所保険年金課で申請してください。

所得区分		食費	
一般（下記以外の人）		1食 460円	
非課税 低所得者Ⅱ	過去 12 カ月の入院 日数	90日までの入院	1食 210円
		90日を超える入院	1食 160円
低所得者Ⅰ		1食 100円	

2 When Ill or Injured (Payment)

(1) How to use your insurance card

Your insurance card (National Health Insurance Certificate) is proof that you are enrolled in the National Health Insurance system.

When you visit a medical institution due to illness or injury, please show your insurance card at the counter.

Your National Health Insurance will cover up to 70% of medical expenses (depending on your age and income).

○ Copies of insurance cards cannot be used.

○ Expired insurance cards cannot be used.

○ Insurance cards cannot be used by anyone else. (Unauthorized use is punishable by law)

○ When you move from Tatebayashi City to another municipality, or when you enroll in health insurance through your company, please immediately return your insurance card to the Insurance and Pensions Division at Tatebayashi City Hall.

	0 years up to start of compulsory education	From start of compulsory education to 69 years	70-74 years
National Insurance Portion	80%	70%	80% (70% for active income earners)
Self-pay Portion	20%	30%	20% (30% for active income earners)

(2) Medical care for persons over 70 years (Senior benefits certificates)

At the age of 70, you will be issued with a senior benefits certificate. Senior benefits certificates should be handled with care, as they will be required like an insurance card when receiving a consultation at a medical institution from the month following the month in which you turn 70 years (if your birthday is on the first day of the month, then from that month).

(3) Meal costs when hospitalized

When you are hospitalized due to illness or injury, aside from the cost of medical treatment and medicine, National Health Insurance will also bear other costs such, with the exception of the partial self-payment of food expenses. For persons that are exempt from city taxes to have meal costs subsidized, a “limit application/standard cost reduction certificate” is required. Please apply at the Insurance and Pensions Division at Tatebayashi City Hall.

Income Category			Meal Costs
General (persons other than those below)			460 yen per meal
Tax exempt Low-income Ⅱ	Days of hospitalization in the last 12 months	Up to 90 days of hospitalization	210 yen per meal
		Hospitalization for more than 90 days	160 yen per meal
Low-income Ⅰ			100 yen per meal

(4) いったん全額自己負担したとき（療養費）

いったん全額を自己負担する次のようなときは、館林市役所保険年金課で申請してください。内容を審査し決定額の7割（又は8割）を払い戻してもらうことができます。

こんなとき	申請に必要なもの
やむを得ない理由で、保険証を使わずに治療を受けたとき（自費診療）	レセプト、領収書、保険証、世帯主のはんこ、振込先の口座番号などがわかるもの
医師の指示で、あんま、はり・きゅう、マッサージなどの施術を受けたとき	医師の同意書、領収書、保険証、世帯主のはんこ、振込先の口座番号などがわかるもの
手術などの際に、他人の生血を輸血したとき（輸血の生血代）	医師の同意書、領収書、保険証、世帯主のはんこ、振込先の口座番号などがわかるもの
治療上、必要があってコルセットなどを装着したとき（治療用装具代）	医師の同意書、領収書、保険証、世帯主のはんこ、振込先の口座番号などがわかるもの
海外渡航中に治療を受け、日本に戻ってきたとき（治療目的での渡航は不可）	診療内容がわかるもの（日本語訳が必要）、領収書（日本語訳）、保険証、世帯主のはんこ、振込先の口座番号のわかるもの、パスポートや航空券、現地医療機関に問い合わせる本人同意書

(5) 医療費が高額になったとき（高額療養費）

皆さんが支払った1か月分の医療費が自己負担限度額を超えたとき、館林市役所保険年金課から通知でお知らせいたします。必要なものをそろえて窓口で申請すると、その超えた分が高額療養費として支給されます。高額療養費支給申請の時効は、原則として2年です。ただし、事前に限度額適用認定証の交付を受けている人は、申請する必要はありませんが、世帯合算や多数該当になったときは、通知が届きますので申請してください。

<申請に必要なもの>

- 館林国保から届いた通知
- 振込先口座のわかるもの
- 保険証
- 世帯主のはんこ（朱肉を使うもの）
- 病院などの領収書

(4) Payment in full (Medical expenses)

If you have self-paid the full amount under the following circumstances, please apply at the Insurance and Pensions Division at Tatebayashi City Hall. The details will be reviewed, and 70% (or 80%) of the determined amount will be refunded.

In these cases,	Required for application
When receiving treatment without an insurance card for unavoidable reasons (self-paid medical treatment)	Medical bill, Receipts, insurance card, householder's seal, document showing transfer bank account details
When receiving anma massage, acupuncture or massage treatment etc. at the direction of a doctor	Doctor's consent, receipts, insurance card, householder's seal, document showing transfer bank account details
When getting a live blood transfusion for a surgery, etc. (cost of live blood transfusion)	Doctor's consent, receipts, insurance card, householder's seal, document showing transfer bank account details
When the wearing of a corset is necessary for treatment (cost of treatment equipment)	Doctor's consent, receipts, insurance card, householder's seal, document showing transfer bank account details
When returning to Japan after receiving treatment abroad (except when travel is for medical purposes)	Documents showing the details of the medical treatment (Japanese translation required), receipts (Japanese translation required), insurance card, householder's seal, document showing transfer bank account details, passport and travel tickets, personal consent for inquiry at local medical institution

(5) When medical expenses are too high (high medical expense)

When an individual exceeds the self-pay limits for the payment of medical expenses for one month, you will be notified by the Insurance and Pensions Division at Tatebayashi City Hall. If you make application at the counter with all the necessary items, any excess will be covered as high medical expenses. In principle, the deadline for application to cover high medical expenses is two years. However, persons that have obtained a limited application certificate in advance do not need to apply, and you will be notified if the household total or number of cases is applicable.

<Required for application>

- Notice from Tatebayashi City National Health Insurance
- Document showing transfer bank account details
- Insurance card
- Seal of householder (using a vermilion inkpad)
- Hospital receipts etc.

<支払う医療費の窓口負担が軽減されます（限度額適用認定証）>

外来・入院の場合とも医療費が高額になる場合に、事前に「限度額適用認定証」の交付を受けて医療機関に提示すれば、外来・入院の同一医療機関での支払いが自己負担限度額までになります。事前に館林市役所保険年金課で申請してください。ただし、国保税を滞納していると、交付されない場合があります。

○限度額適用認定証が必要な人

- ・ 70 歳未満の人
- ・ 70 歳～74 歳で市民税非課税世帯または現役並みⅠ、Ⅱに該当する人

●自己負担額の計算のポイント

- ・ 診療月（月の1日から末日まで）ごとに計算します。
- ・ 病院ごとに計算します。
- ・ 同じ病院から処方せんが発行された場合、調剤薬局で薬を処方された費用は合算します。
- ・ 同じ病院でも、外来と入院、歯科は別計算です。
- ・ 差額ベッド代など、保険のきかないものは対象外です。
- ・ 入院したときの食費と生活療養費の自己負担額は対象外です。

<70 歳未満の人の自己負担限度額（月額）>

同じ人が、同じ月内に、同じ医療機関に支払った自己負担額が下表の限度額を超えたとき、その超えた分が支給されます。

	*1	所得区分	3 回目まで	4 回目以降*3
上位所得者	ア	基礎控除後の所得が 901 万円を超える世帯*2	252,600 円+（医療費-842,000 円）×1%	140,100 円
	イ	基礎控除後の所得が 600 万円を超え 901 万円以下の世帯	167,400 円+（医療費-558,000 円）×1%	93,000 円
一般	ウ	基礎控除後の所得が 210 万円を超え 600 万円以下の世帯	80,100 円+（医療費-267,000 円）×1%	44,400 円
	エ	基礎控除後の所得が 210 万円以下の世帯	57,600 円	
非課税	オ	市民税非課税世帯	35,400 円	24,600 円

*1 ア～オは、限度額適用認定証の適用区分欄の記号です。

*2 「基礎控除後の所得」とは、総所得金額等の合計額から基礎控除額（33 万円）と純損失額の繰越額を控除（ただし、雑損失の繰越額は控除しません。）した金額です。

*3 高額療養費の支給が年 4 回以上あるとき、自己負担限度額が変わります。

<Reduction of need to apply for payment of medical expenses (limited application certificate)>

When outpatient/hospitalization expenses are high, a “limited application certificate” can be obtained and presented to the medical institution in advance to limit the payment at the same outpatient/hospitalization medical institution to the self-pay limit. Please apply in advance at the Insurance and Pensions Division at Tatebayashi City Hall. Please note that if you are delinquent in your National Health Insurance taxes, you may not obtain this certificate.

○ Persons that require a limited application certificate

- ・ Persons under 70 years
- ・ Persons 70-74 years in city tax exempt households or who correspond with Active I or II

●Points for the calculation of self-pay amount

- ・ Calculated for each month of medical treatment (from the first to last day of month).
- ・ Calculated for each hospital.
- ・ When prescriptions are issued from the same hospital, the cost of drugs dispensed from the dispensing pharmacy is added together.
- ・ Calculated separately for outpatient, inpatient and dentistry, even if at the same hospital.
- ・ Uninsured items such as charges for bed difference etc. are not eligible.
- ・ Self-paid amounts for meals and living medical expenses while hospitalized are not eligible.

<Self-pay limits for persons under 70 years (Monthly)>

When the self-pay amounts paid to the same medical institution by the same person in the same month exceed the limits in the table below, the extra amount will be covered.

	*1	Income Category	Up to 3 rd time	From 4 th time *3
Upper Income Earners	A	Households with income exceeding 9.01 million yen after basic deductions *2	252,600 yen + (Medical expenses - 842,000 yen) × 1%	140,100 yen
	B	Households with income of between 6 million and 9.01 million yen after basic deductions	167,400 yen + (Medical expenses - 558,000 yen) × 1%	93,000 yen
General	C	Households with income of between 2.1 million and 6 million yen after basic deductions	80,100 yen + (Medical expenses - 267,000 yen) × 1%	44,400 yen
	D	Households with incomes of 2.1 million yen or less after basic deductions	57,600 yen	
Tax Exempt	E	City tax exempt households	35,400 yen	24,600 yen

*1 A through E refers to the applicable categories in the limited application certificate.

*2 “Income after basic deductions” refers to the amount derived from taking basic deductions (330,000 yen) and net losses carried forward (however, miscellaneous losses carried forward are not deducted) from the total amount of income.

*3 The self-pay limit changes when there are four or more payments of high medical expenses within a single year.

●同じ世帯で合算して限度額を超えるとき【世帯合算】

複数の受診や同じ世帯の人の受診について、それぞれ支払った自己負担額が 21,000 円以上のものを 1 カ月単位で合算することができます。その合計金額が自己負担限度額を超えたとき、超えた分が支給されます。

<70 歳～74 歳の人の自己負担限度額（月額）>

外来（個人単位）の限度額を適用したあとに、入院および同じ世帯の 70 歳～74 歳の人の自己負担額を合算して外来+入院（世帯単位）の限度額を適用します。

* 70 歳～74 歳の方は、病院等、医科・歯科の区別なく自己負担額を合算します。

所得区分		②外来+入院	
		①外来(個人単位)	(世帯単位)
現役並みⅢ	課税所得 690 万円以上	252,600 円+ (医療費-842,000 円) × 1% (4 回目以降 140,100 円)	
現役並みⅡ	課税所得 380 万円以上 690 万円未満	167,400 円+ (医療費-558,000 円) × 1% (4 回目以降 93,000 円)	
現役並みⅠ	課税所得 145 万円以上 380 万円未満	80,100 円+ (医療費-267,000 円) × 1% (4 回目以降 44,400 円)	
一般	現役並み、低所得者以外	18,000 円 (年間限度額 144,000 円)	57,600 円 (4 回目以降 44,400 円)
低所得者Ⅱ	国保加入者全員と世帯主が市民税非課税の世帯の人	8,000 円	24,600 円
低所得者Ⅰ	国保加入者全員と世帯主が市民税非課税の世帯の人で、それぞれの方の給与や年金などの収入から必要経費・控除（年金所得は控除を 80 万円として計算）を差し引いたとき 0 円になる世帯の人	8,000 円	15,000 円

※75 歳に到達する月の自己負担限度額は誕生日前の国保制度と誕生日以後の後期高齢者制度における自己負担限度額がそれぞれ本来の額の 2 分の 1 になります。

●When the limit is exceeded in total in a single household (Household Total)

For multiple consultations or consultations for people in the same household, the self-paid amounts in excess of 21,000 yen can be added together on a monthly basis. When the total self-paid amount exceeds the limit, the excess will be paid.

<Self-pay limits for persons 70-74 years (Monthly)>

After the application of the limit for outpatient (individual units), the limit for outpatient + hospitalization (household units) is applied on the total self-paid amounts for hospitalization and persons in the same household aged 70-74 years.

*For persons 70-74 years, the self-paid amounts are totaled with no distinction between hospitalization, medical or dentistry.

Income Category		(2) Outpatient + Hospitalization	
		(1) Outpatient (individual units)	(Household units)
Active III (active income earners)	Taxable income of 6.9 million yen or more	252,600 yen + (Medical expenses - 842,000 yen) × 1% (140,100 yen from 4 th time)	
Active II (active income earners)	Taxable income of between 3.8 million to under 6.9 million yen	167,400 yen + (Medical expenses - 558,000 yen) × 1% (93,000 yen from 4 th time)	
Active I (active income earners)	Taxable income of between 1.45 million to under 3.8 million yen	80,100 yen + (Medical expenses - 267,000 yen) × 1% (44,400 yen from 4 th time)	
General	Active, except for non-low-income earners	18,000 yen (Annual limit of 144,000 yen)	57,600 yen (44,000 yen from 4 th time)
Low-income II	Households in which National Health Insurance enrollees and the householder exempt from city taxes	8,000 yen	24,600 yen
Low-income I	Households in which National Health Insurance enrollees and the householder are city tax exempt, where persons in the household receive 0 yen when necessary deductions and expenses (Pension income calculated with a deduction of 800,000 yen) are deducted from the salary and pension income etc. of each person	8,000 yen	15,000 yen

*The self-pay limit for the month in which you reach the age of 75 will be half of each of the national health insurance system prior to your birthday and the self-pay limit under the latter-stage elderly healthcare system after your birthday.

(6) 出産したとき（出産育児一時金）

被保険者が出産したとき、世帯主に 404,000 円が支給されます。なお、妊娠満 12 週（85 日）以降であれば、死産や流産でも支給されます。産科医療保障制度に加入している医療機関で出産した場合は、16,000 円が加算されます。

原則として、病院などの窓口で申請し、館林国保から直接病院などに支払う仕組み（直接支払制度）になっています。この制度を利用すると、出産育児一時金を直接、出産費用にあてることができ、被保険者の経済的負担を緩和します。

※出産の翌日から 2 年を過ぎると支給されませんので、ご注意ください。

(7) 亡くなったとき（葬祭費）

被保険者が亡くなったとき、葬祭を行った人に 50,000 円が支給されます。館林市役所保険年金課に申請してください。

※葬儀をした日の翌日から 2 年を過ぎると支給されませんので、ご注意ください。

(8) 保険証が使えないとき

- 正常な妊娠・分娩
- 歯列矯正・美容整形
- 健康診断・集団検診・予防接種
- 仕事中のケガ（労災保険）
- 入院時の差額ベッド代
- その他

(9) 給付が制限されるもの

- 犯罪による病気やケガ
- けんかによる病気やケガ
- 麻薬中毒や故意にした病気やケガ
- その他

(10) 交通事故などにあつたとき

交通事故をはじめ、第三者の行為によって傷病を受けた場合でも、国保で治療を受けることができます。ただし、医療費は原則として加害者が過失に応じて負担すべきものです。国保で治療を受けたときは、国保が医療費を一時的に立て替え、あとで加害者から国保に返してもらうこととなります。必ず館林市役所保険年金課の窓口へ届け出てください。

- 交通事故にあつたとき
- 他人の動物にかまれたとき
- スキー・スノーボードなどの衝突や接触事故
- 食中毒
- その他

(6) When giving birth (lump-sum childbirth payment)

When an insured person gives birth, 404,000 yen is paid to the householder. This is also paid in the case of stillbirth or miscarriage if pregnant for 12 weeks (85 days) or more. A further 16,000 yen is added if you give birth at a medical institution which belongs to the obstetric medical security system.

In principle, there is a mechanism to apply at the hospital etc. and to have payment made directly from Tatebayashi City National Health Insurance to the hospital etc. (direct payment system). This system can be used to cover the cost of childbirth with a direct childbirth lump sum, to reduce the financial burden on the insured person.

*Please note that payment will not be made more than two years have passed from the day after the birth of the child.

(7) When passing away (funeral expenses)

When an insured person passes away 50,000 yen is paid to the person that arranges the funeral. Please apply at the Insurance and Pensions Division at Tatebayashi City Hall.

*Please note that payment will not be made more than two years have passed from the date of the funeral.

(8) When Insurance card can't be used

- Normal pregnancy/delivery
- Orthodontics/cosmetic surgery
- Health checkups, group checkups, vaccinations
- Work injuries (Injury insurance)
- Bed difference charges when hospitalized etc.

(9) Limited benefits

- Illness or injury due to crime
- Illness or injury due to fighting
- Drug addiction, illness, or injury due to deliberate actions etc.

(10) When there is a traffic accident

You can receive treatment under National Health Insurance even when you are injured by the actions of a third party, such as a traffic accident etc. However, in principle medical expenses are borne by the negligent party. When treatment is received under National Health Insurance, the National Health Insurance will temporarily pay the medical expenses, and this will then need to be repaid by the negligent party. Please apply at the Insurance and pensions Division at Tatebayashi City Hall.

- When there is a traffic accident
- When bitten by an animal owned by others
- Collision or contact accident on skis or snowboards etc.
- Food poisoning etc.

3 国民健康保険税を納めましょう（国保税）

みなさんが病気やケガをしたときの医療費や出産育児一時金、葬祭費などの費用は、納められた国民健康保険税（国保税）と国、県、市町村の公費などでまかなわれています。国保税は国保運営を支える重要な財源です。決められた納期内に納めましょう。

(1)国保税の決め方

国保税は年度ごと、世帯ごとに、下記の項目に振り分けて計算します。年度途中で世帯内に異動があったときは、国保税が変更になります。

所得割・・・加入者の所得に応じて課税

均等割・・・加入者数に応じて課税

平等割・・・世帯ごとに課税

(2)納税義務者

国保税を納めなければならない人のことを納税義務者といい、その人は世帯主です。世帯主が国保の加入者でなくても、家族のうちどなたかが国保に加入していれば、その世帯主が納税義務者です。

(3)国保税の納め方

国保税の納め方は年齢によって異なります。

40歳未満の人・・・医療保険分+後期高齢者支援金分

40歳以上 65歳未満の人・・・医療保険分+後期高齢者支援金分+介護保険分

65歳以上 75歳未満の人・・・医療保険分+後期高齢者支援金分

(4)所得の申告を忘れずに！

国保税は、前年の所得などをもとに決められます。正しい所得の申告をお願いします。

●国保税の納付には納め忘れのない口座振替がおすすです！

一度手続きをすると、翌年度以降も自動的に振替が更新されるので大変便利です。

<手続きに必要なもの>

・預貯金通帳 ・通帳の届出印

3 Be Sure To Meet National Health Insurance Taxes (National Health Insurance Tax)

Medical expenses when you get ill or injured, lump sum childbirth payments and funeral expenses, etc. are paid out of your National Health Insurance Tax and state, prefecture and municipality public funds. National Health Insurance Taxes are an important financial resource that supports the operation of the National Health Insurance system. Be sure to meet the payment deadline.

(1) How National Health Insurance Tax is determined

National Health Insurance Tax is calculated under the following items for each household for each year. Your National Health Insurance Tax will change if there are changes to your household during the year.

Per-income basis: Tax based on the income of the enrollees

Per-capita basis: Tax according to the number of enrollees

Flat rate basis: Tax per household

(2) Taxpayer

The person that must pay the National Health Insurance Tax is called the taxpayer, and this person is the householder. Even if the householder is not enrolled in National Health Insurance, if anyone in the family is enrolled in National Health Insurance, the householder will be the taxpayer.

(3) How to pay National Health Insurance Tax

How you pay your National Health Insurance Tax depends on your age.

Persons under the age of 40: Medical insurance portion + Latter-stage elderly healthcare portion

Persons aged 40 to 64: Medical insurance portion + Latter-stage elderly healthcare portion + Nursing care insurance portion

Persons aged over 65 to 74: Medical insurance portion + Latter-stage elderly healthcare portion

(4) Don't forget to declare your income!

National Health Insurance Tax is determined based on your previous year's income etc. Please declare the correct income.

●We recommend that you pay your National Health Insurance Tax by bank transfer so that you don't forget!

Once you have completed your application, transfers will be conveniently made automatically from the following year.

<What you will need>

・Savings deposit passbook ・Passbook registration seal

4 国保税を滞納した場合

災害など特別な事情がないのに国保税を滞納すると、次のような措置がとられることがありますのでご注意ください。やむを得ない事情により納付が困難な場合は、お早めにご相談ください。

納期限を過ぎると・・・

督促が行われます。延滞金などを徴収される場合もあります。

それでも納めずにいると・・・

通常の保険証より有効期間が短い「短期被保険者証」が交付される場合があります。

納期限から1年経過すると・・・

これまでの保険証を返還してもらい、「資格証明書（被保険者資格証明書）」が交付されます。国保の加入者であることを証明するものです。

医療機関を受診したときは、いったん医療費を全額自己負担することになります。

5 ジェネリック医薬品を利用しましょう（後発医薬品）

- ジェネリック医薬品（後発医薬品）は、先発医薬品と同等の効能効果を持つ医薬品です。同一成分のジェネリック医薬品に切り替えた場合、費用が先発医薬品よりも安くなる可能性があります。
- 「ジェネリック医薬品希望シール」を医療機関や薬局に提示することなどにより、ジェネリック医薬品の利用について相談にのってもらうことができます。

6 40歳から74歳までの人の健康診断（特定健診）

40歳から74歳までの国保加入者を対象とした健康診断を実施しています。

病院に通院中の人も対象となります。

- 費用 無料
- 日程・場所 年に1回、館林市役所保険年金課から受診券や受診案内が送付されますので、確認してください。
- 検査の内容 身体計測（身長・体重・BMI・腹囲）、血圧測定、血液検査、尿検査、医師の診察など
- 検診の結果 受診者全員に、健診の結果と現在の健康状態にあった生活習慣等にかんする情報の提供があります。
- 特定保健指導 生活習慣病やメタボリックシンドロームの恐れがあるかたには、健診後に特定保健指導の案内が送付されます。保健師や栄養士から食事や運動の指導を無料で受けられますので、ぜひ利用しましょう。

【問合せ先】

館林市役所 1階 2番窓口

保険年金課国保係

TEL 0276-72-4111（内線 625・628）

4 Failure to Pay National Health Insurance Tax

If you fail to pay your National Health Insurance Tax, except in special circumstances such as disasters etc., please note that the following measures may be taken. If payment is difficult due to unavoidable circumstances, please contact us as soon as possible.

If the deadline has passed...

You will be sent a reminder. You may also be required to pay overdue fees.

If you still do not pay...

A “short-term insurance card” may be issued with a period of validity shorter than a normal insurance card.

If delinquent for one year after the deadline...

You will be asked to return your insurance card and a “Qualification Card (Insurance Qualification Certificate)” will be issued. This is proof that you are enrolled in National Health Insurance.

When you visit a medical institution, you will be required to temporarily pay the full amount of medical expenses.

5 Let's Use Generic Drugs

- Generic drugs have beneficial effects that are equivalent to those of the original drug. If you switch to a generic drug with the same ingredients it may be cheaper than the cost of the original drugs.
- You can receive consultations on the use of generic drugs by presenting a “desire generic drugs sticker” to your medical institution or pharmacy.

6 Health Checkups for Persons Aged 40 to 74 (Special Health Checkups)

Health checkups are performed for enrollees in National Health Insurance between the ages of 40 and 74. Persons at hospitals are also eligible.

- Cost Free

●Schedule/Location Please check the checkup pass and information sent once a year from the Insurance and Pensions Division at Tatebayashi City Hall.

●Content of Checkup Body measurement (height, weight, BMI, waist circumference), blood pressure measurement, blood test, urine test, medical examination, etc.

●Checkup Results Information on the results of the checkup and on current health conditions and lifestyle habits, etc. are provided to all examinees.

●Special Health Guidance For persons feared of having lifestyle-related diseases or metabolic syndrome, specific health guidance is provided after health checkups. Instruction on diet and exercise can be received free from public health nurses and nutritionists, so please make use of this.

【Contact】

Counter 2, 1F Tatebayashi City Hall

National Health Insurance Section, Insurance and Pensions Division

TEL 0276-72-4111 (Internal Line: 625/628)