

We send a *Payment Reminder* (督促状 in Japanese) to individuals who have not paid their National Health Insurance premiums by the due date.

◆ What Is a Payment Reminder?

A Payment Reminder is a notice sent by the city when an insured person has not paid the premiums by the due date.

If you receive this notice, check the contents immediately. If you have missed the payment, please make the payment promptly.

If you have already paid, the notice may have crossed in the mail. In that case, please disregard it.

Even if you have already paid, it may take several weeks for the city hall to confirm your payment, so you may still receive this notice.

You may also receive this notice if you are paying in installment (*bun-nou*), or if your application for a premium reduction or exemption is under review. Thank you for your understanding.

Those registered for automatic bank transfer may also receive this notice, if the payment cannot be processed due to insufficient funds or other reasons.

◆ What Are Health Insurance Premiums?

In Japan, everyone is required to be enrolled in a health insurance program specified by the law and pay the corresponding premiums.

This system allows you to undergo medical treatments with a smaller out-of-pocket expense when you get ill or injured.

※ Foreign nationals whose period of stay exceeds three months are also required to join a health insurance program and pay the premiums.

◆ What Happens If You Do Not Pay the Health Insurance Premiums?

If you fail to pay the health insurance premiums, a late payment charge will be applied. The amount will increase according to the number of days overdue.

This policy is in place to ensure fairness between those who pay on time and those who do not.

In addition, in accordance with legal procedures, the city may conduct an asset investigation and **seize your assets** (for example, by collecting funds from your bank account or salary).

◆ If You Have Difficulty Paying

If it is financially difficult for you to make payments due to special circumstances, consult at the office below as soon as possible.

Contact:

Insurance Consultation Div., Department of Public Health and Medical Affairs

2F, Bldg.2, Toyonaka City Hall, 3-1-1, Naka-Sakurazuka, Toyonaka ☎561-8501

TEL.: 06-6858-2301, FAX: 06-6858-4002