

Healthcare Insurance

Contact

Personnel affairs section at the administrative office of your faculty

There are two types of healthcare insurance in Japan: the “**MEXT Mutual Aid Association**”, which is available for Kyushu University employees through their workplace, and the “**National Health Insurance**” for those who cannot join the Mutual Aid Association due to employment requirements. By paying monthly premiums, **members only need to cover 30% of medical expenses**. A membership card must be shown whenever treatment is received at a hospital or clinic.

Healthcare Insurance is especially beneficial in cases of serious illness or hospitalization, thanks to its reimbursement system: if the total sum of medical bills charged by a single medical institution to a member within 1 month exceeds a certain amount, the excess amount will be reimbursed to the member. There are also other systems that provide benefits in the event of childbirth or absence from work.

Reference: *Video of Faculty Development in English for Kyushu University members “Financial Planning in Japan: Medical System, Insurance and Loans”*

<https://www.isc.kyushu-u.ac.jp/intlweb/news/21569.html> *Accessible from campus only after employment



MEXT Mutual Aid

<https://www.monkakyosai.or.jp/en/index.html>

Membership

When hired as a faculty member at Kyushu University, you become a member of the MEXT Mutual Aid Association from the date of hire, in accordance with your hiring requirements. At the same time, you gain access to various benefits offered by the Mutual Aid Association. A premium will be deducted from your salary each month based on a fixed calculation method.

Membership Card

Upon notification, members will receive a “membership card” for the Mutual Aid Association, and a “member’s dependent card” (hereafter referred to as “dependent card”) for their dependents. These cards serve to verify the eligibility of the member and their dependents for the treatment of illnesses or injuries at healthcare institutions. Please keep the cards in a safe place.

At Hospital/Clinic

Members and their dependents who fall ill or get injured due to reasons not related to official duties can receive necessary medical treatment by bearing 30% of the medical costs upon presentation of the membership card to any hospital or clinic that accepts insurance plans.

National Health Insurance

Where to Apply

The local City/Ward Office

Who is Eligible

Those with a residence permit for a period exceeding three months

Required Items for application

Passport, Residence Card

Payment of Health Insurance Premium

The annual premium is paid in ten (monthly) installments from June to March. The calculation of the annual premium is based on the applicant's previous year's income in Japan. Once the insurance premium is set, it will remain the same, regardless of how many times a member receives medical treatment during the year.