

5. Medical Care

In Japan, there are health insurance systems that help to 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:

- Employees' Health Insurance (generally covers individuals who are employed by a company)
- 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 enroll into National Health Insurance unless they are covered by the Employees' Health Insurance of a family member who lives and works in Japan.

National Health Insurance (NHI or Kokuho)

National Health Insurance (NHI)—*kokumin kenko 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 an 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%.

Please note that National Health Insurance does not cover expenses for cosmetic surgery, orthodontics, or normal childbirth.

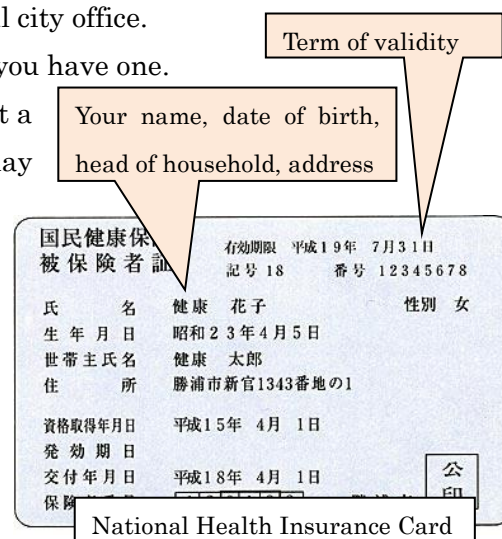
Joining National Health Insurance (NHI)

Please complete the necessary process at the NHI counter at your local city office.

You will need to take your residence card and personal seal (*inkan*) if you have one.

Your National Health Insurance Card will be issued at a later date but a National Health Insurance Certificate can be issued on the same day upon your request. When you receive your NHI card, check if there are any mistakes in the description and be sure to present it at the reception whenever you see a doctor. Lending your NHI card to someone else is punishable by law. Duplicated or expired NHI cards are invalid.

Please 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 to the NHI counter at your local city office before you leave.



Payment of Insurance Premiums

The monthly premium for NHI varies slightly depending on the city you live in. And also, if the NHI recognizes that your income is below a certain amount, a reduction to your insurance premiums will be applied (scholarships are not counted as income). Fujisawa city has a declaration form to report no income, which you can submit with the application for NHI. **The declaration form needs to be submitted every February or March in order for you to receive the correct premium for NHI.** Otherwise you will receive a higher premium like that of someone who has an income.

Please note that insurance tax (premium) must be paid starting from the month you became eligible, not from the month you are notified of enrollment. You will be required to pay dating back to the month you actually enrolled. You will also be required to bear full medical expenses during the time you do not have NHI, unless you have a specific reason. **For this reason, we recommend that you purchase foreign or travel health insurance while you are still in your country for the first days after your arrival.** For more information, please contact the NHI counter at your local city office.

平成31年度市民税・県民税納付申告書
私は、平成30年中に収入がなかったことを申告します。

フリガナ フジサワ タロウ

氏名 藤沢 太郎 (印)

期:大 (○) 平 60年 5月 25日生 電話0466 (12) 3456

登録番号 [1][2][3][4][5][6][7][8] ※市町村別に異なる登録番号は3桁で4桁に
はしてください。変更はできません。

平成31年1月1日の住所
藤沢市朝日町1番地の1

※平成31年1月1日現在藤沢市に居住していない場合、以下の記入は必要ありません。
■平成30年中の状況
該当する番号を○で囲み、必要事項をすべて記入してください。
① 次の方から扶養又は脱税を受けた。
氏名 藤沢 義太郎 性別 男
住所 藤沢市朝日町1番地の1

※単身世帯中の配偶者からの仕送り等で生活が、配偶者名義又は共有名
義の不動産(借家名義)に居住していた方は、配偶者が家庭世帯課税の対象
となります。配偶者の平成31年度市民税・県民税申告書も併せて提出
ください。

2. 次の年金を受給していた。(該当欄に○)
ア. 遺族年金
イ. 障害年金
3. その他の給付(預金生活保護・雇用保険等)

※マイナンバー(個人番号)を入力してください。 ※期間が満了
マイナンバー個人番号 藤沢太郎
〒(郵便) 住(住所) 姓(姓) 名(名) 官(官) パ(パ) キ(キ) その他()

Declaration form Sample

National Health Insurance benefits

When you get sick or injured, you can receive the following medical care for only a part of the medical costs by presenting your NHI card at the reception of medical institutions:

- Medical consultation
- Medical treatment
- Medication, injections, and other treatments
- Hospitalization and nursing (excluding meals while hospitalized)
- Home care (home-visit by a regular doctor) and nursing
- Home-visit nursing (if a doctor judges it necessary)

You are still able to receive NHI benefits when you are injured due to an act by a third party, such as a traffic accident. However, if you receive medical expenses from a person who caused the accident or settle it out of court, you may not receive NHI benefits. If you sustain damage, be sure to consult NHI.

In the circumstances described below, you will be required to bear the full amount temporarily, but after an application is made at the NHI reception counter and a decision is made through screening, you may be reimbursed for the amount excluding your co-payment.

- 1) Medical treatment you received necessarily without your NHI card because of an unforeseeable accident or illness
- 2) Cost of a corset or other Prosthetic devices (applicable only if a doctor judges it as necessary)
- 3) Treatment for a broken bone or sprain received from a Judo Therapist who does not accept NHI
- 4) Cost of blood from a blood transfusion used in a surgical operation, etc. (applicable only if a doctor judges it as necessary)
- 5) Cost of acupuncture, moxibustion, massage and other treatment (applicable only if a doctor judges it as necessary)
- 6) Medical treatment you received while you were travelling overseas (excluding travel for treatment purpose)

The Keio Student Health Care Mutual Aid Association Medical Care Benefit System

The Student Health Care Mutual Aid Association (Gakuseikenpo) is supported by an annual fee paid by its members (full-time undergraduate and graduate students). As members of the Keio Student Health Care Mutual Aid Association (Gakuseikenpo), regular undergraduate and graduate students at Keio University are eligible to apply for a partial reimbursement of medical expenses.

- All types of treatment (hospitalization, outpatient treatment, treatment at a pharmacy, and treatment at a clinic) within the same month are combined and considered as a single instance of co-payment.

- The application must be provided online.
- Dental treatments are not covered by the medical care benefit system (excluding oral and maxillofacial surgery).
- Amount borne by patient: 2,000 yen instance of co-payment.
- Reimbursement limit: 50,000 yen per application. 150,000 yen per person per year.

For more information, please access to the link below;

<http://www.gakuji.keio.ac.jp/en/life/kenpo.html>

Please Note: Japanese Language Program students, Keio International Program students, research students, and other non-degree students are not members of the Keio Student Health Care Mutual Aid Association, and are therefore not eligible for this insurance coverage.

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, or 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 Student Life Section.

Medical Consultations in Foreign Languages

The following associations offer medical consultations in foreign languages.

● NPO AMDA International Medical Information Center

The AMDA Center offers free medical consultations over the telephone in eight languages. Multilingual staff offer information about medical facilities, explains the Japanese health care system, and offer free interpreting services over the phone during consultations with medical professionals.

Tel: 03-5285-8088 <http://eng.amda-imic.com/>

Languages	Office Hours
English, Chinese, Spanish, Korean, Thai	Daily 9:00 a.m. – 8:00 p.m.
Portuguese	Monday, Wednesday, Friday 9:00 a.m. – 5:00 p.m.
Tagalog	Wednesday 1:00 p.m. – 5:00 p.m.
Vietnamese	Thursday 1:00 p.m. – 5:00 p.m.

●Tokyo Metropolitan Health and Medical Information Center

Medical Information Service: Tel: 03-5285-8181 (Daily 9:00 a.m. – 8:00 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.

Medical Treatment on Campus

Medical consultation and first-aid treatment are available for free at the Health Centers on each campus. Clinics are located within the Health Centers and these clinics offer medical diagnoses and treatment by a resident doctor during office hours. If students require further medical treatment, a referral to Keio University Hospital or another hospital will be given.

The Health Center (Wellness Center) of SFC is located on the 2nd floor of Alpha Bldg.

Health Center Office Hours	Clinic Office Hours
Monday to Friday 9:00 a.m. – 5:30 p.m.	Monday, Wednesday 9:15 a.m. – 12:00 p.m. Monday to Friday 1:00 p.m. – 4:15 p.m. For the doctor's schedule please check the website below.*

https://www.sfc.keio.ac.jp/en/faculty/wellness/sickness_injury.html

1) Undergraduate/Graduate Students

If you receive medical treatment at one of Keio's clinics, half of the cost of treatment and medication will be paid by the Keio Student Health Care Mutual Aid Association. You are responsible for the remaining amount.

2) Research Students, JLP Students, KIP Students, and Short-term International Students

If you receive medical treatment at one of Keio's clinics, you will be required to pay all medical fees.

Going to the Hospital

First of all, there are different types of medical institutions, rules, etc. in Japan. That is why it is important to inform yourself about hospitals and other institutions in the area you live. No matter what kind of institution, they will likely have days that are closed for outpatient care, so if you need a particular type of treatment, it is best you find a few different options nearby and keep the business schedules handy.

Moreover it is important that you try to find a doctor who speaks English, if possible. Even if some doctors cannot speak English, they may be able to read it so write out your symptoms and take along any medication you have been using to combat the problem.

Medical institutions in Japan are divided into: hospitals or large-scale medical institutions capable of hospitalizations and checkups; and clinics privately run by doctors, private offices and clinics where you can consult doctors on minor conditions on a daily basis.

● **Large hospitals** are equipped with hospitalization facilities and checkup tools. National and public hospitals maintain high level medical systems for each of their specialized medical departments. At hospitals with up to 200 beds or more, patients may be charged extra fees unless they visit with a referral by a doctor.

● **Doctor's offices and clinics** are medical institutions with hospitalization facilities of 19 beds or fewer. Many of them have no hospitalization facilities at all. They are suitable for minor conditions.

It is advised to visit a clinic (doctor's office) first and further receive specialized treatment at a large hospital upon necessity.

The list below consists of medical facilities near Keio University with English-speaking staff:

Yokohama		
Name	Location	TEL
YOU Dermatology Clinic	Address: Kojima Building 3F, 1-21-9 Hiyoshi-Honcho Kohoku-ku, Yokohama-shi 5 min walk from Hiyoshi station Open: MON, TUE, THU, FRI 10:00 a.m. – 1:00 p.m., 2:00 p.m. – 7:00 p.m., SAT 10:00 a.m.-1:00 p.m.	045-561-8300
Keiyu Hospital	Address: 3-7-3 Minatomirai, Nishi-ku, Yokohama-shi 3 min walk from Minatomirai Station or 15 min walk from Sakuragicho station Open: MON – FRI 8:20 a.m. – 11:30 a.m., SAT 8:20 a.m. – 11:00 a.m.	045-221-8181
Kawasaki		
Kawasaki Municipal Ida Hospital	Address: 2-27-1 Ida, Nakahara-ku, Kawasaki-shi 15 min walk, or 5 min by bus (日 23) from Hiyoshi station Open: MON – FRI 8:30 a.m. – 11:00 a.m. Language: English-speaking and Spanish-speaking doctors are available in the department of internal medicine. English-speaking doctors are available every day in the department of surgery	044-766-2188
Fujisawa / Kamakura		
Kobayashi International Clinic (Surgery Internal medicine, Vaccination)	Address: 3-5-6-110 Nishi-Tsuruma, Yamato-shi 4min walk from Tsuruma station (Odakyu Enoshima line) Open: MON, TUE, THU, FRI 9:15 a.m. - 12:00 p.m., 2:00 p.m. - 5:00 p.m.; SAT 9:15 a.m. - 1:00 p.m. *Appointment needed for vaccination Languages: English, Korean, Thai, Spanish, Tagalog and Vietnamese (The interpreter of Vietnamese comes one Saturday a month.)	046-263-1380
Fujisawa Honmachi Family Clinic (Internal medicine, Vaccination)	Address: 1-1-8 Honfujisawa, Fujisawa-shi 5min walk from Fujisawa-honmachi station (Odakyu Enoshima line) Open: MON – SAT 9:00 a.m. - 11:50 a.m., FRI - SAT 1:50 p.m. - 5:30 p.m. Language: English (Advance appointment is needed.)	0466-80-5815
Kamiya Dental Office (Dentistry)	Address: 7-2 Minami Fujisawa, Fujisawa-shi 3min walk from JR Fujisawa station (South exit) Open: MON – SAT 9:00 a.m. - 12:00 p.m., 2:00 p.m. - 5:30 p.m. Language: English	0466-50-4505
Numata Internal Medicine Clinic (Internal medicine, respiratory medicine)	Address: 1-2-18 10 Daigiri, Fujisawa-shi 10min walk from JR Fujisawa station (North exit) Open: MON – FRI 9:00 a.m. - 1:00 p.m., 3:00 p.m. - 7:00 p.m.; SAT 9:00 a.m. - 1:00 p.m. Language: English (The doctor only) *Please inform the hospital beforehand if you need language assistance.	0466-29-5001
Fujisawa City Hospital	Address: 2-6-1 Fujisawa, Fujisawa-shi 10min walk from Fujisawahonmachi station (Odakyu Enoshima line) or by bus from JR Fujisawa station Languages: Portuguese, Spanish, Italian, French and Chinese (Appointment needed for interpretation) * Additional fee for patients without a doctor referral (Please consult the SFC Wellness Center for information)	0466-25-3111
Shonan Kamakura General Hospital	Address: 1370-1 Okamoto, Kamakura-shi There is a free shuttle bus from Ofuna station or get on a regular bus from the Fujisawa station. Open: MON – SAT Language: English, Russian, Chinese and French (Please inform the hospital beforehand if you need language assistance.) * Additional fee for patients without a doctor referral (Please consult the SFC Wellness Center for information)	0467-46-1717

Although appointments can be made at some clinics and hospitals, most places see patients on a first-come, first-served basis. Patients often have to wait for a very long time. To find institutions, you can refer to the newsletters issued by your local municipality, the internet and telephone directories. You could also ask your neighbors for information. For people having difficulties in Japanese, local international exchange associations, etc. may be available for consultation about interpreters, institutions capable of foreign

language communication, and other matters.

If you want to check for a medical institutions opening hours, you can mostly refer to signboards outside of the institution's building.

Example of signboard:

	月 Monday	火 Tuesday	水 Wednesday	木 Thursday	金 Friday	土 Saturday	日 Sunday
午前 Morning	○	○	○	○	○	○	×
午後 Afternoon	○	×	○	○	×	×	×

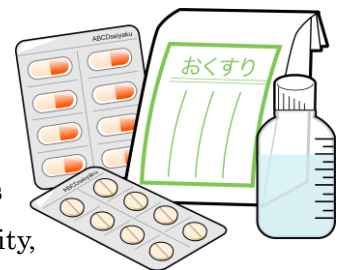
“X” means no service, whereas “○” means service.

What to do at the medical institution:

- When you are at the hospital/clinic, you have to fill out an application form (*shinsatsu moshikomisho*) and give it to the receptionist with your insurance card.
- Next, you may have to fill out a questionnaire or medical history sheet while you are waiting.
- After your name or number has been announced, go into the examination room. Eventually, you will see the doctor, often in a curtained-off cubicle, rather than in a separate room with patients next in line waiting on the other side of the curtain.
- After the doctor has questioned and examined you, go to cashier to pay and receive a patient's card (*shinsatsu ken*). Do not lose the patient's card, since you have to bring it with you on any subsequent visits.
- If you receive a prescription (*shohosen*), present your prescription to the medicine counter or local pharmacy to receive your medicine. Please be aware that prescriptions are normally valid only for 3 to 4 days after issue.

Medication

You will often hear from people from western countries that most Japanese medication is in powdered or tablet form and seem to be weaker than in most western countries. Sometimes you will also be asked if you prefer generic drugs (*kohatsu iyakuhin*), which are interchangeable with original proprietary drugs, as they have the same active pharmaceutical ingredients, dosage forms, strength, quality, indications, effects, directions, and dosage. The cost of generic drugs is lower than original drugs, because the developmental cost is lower. Doctors will usually prescribe medicine which is covered by your insurance and with which their pharmacy is supplied. Often you receive a different medication for each symptom you have and may find yourself going home with a bag full of medications just for three days. If the doctor does not explain the medicines do not be afraid to ask for clarification about the medication and what it is for.



Annual Health Checkup

Every year during April and May, the Health Center/Clinic carries out annual health checkups free of charge. The date of your checkup will depend on your faculty or graduate school, year, and sex. Please check the date on the websites for Keio University students.

Please note that you can only take this health checkup on the days scheduled. Students taking this checkup

can receive a Certificate of Health (200 yen per copy) throughout the academic year and a Student Travel Fare Discount Certificate (*Gakuwari*). If you have not undergone the checkup the *Gakuwari* cannot be issued.

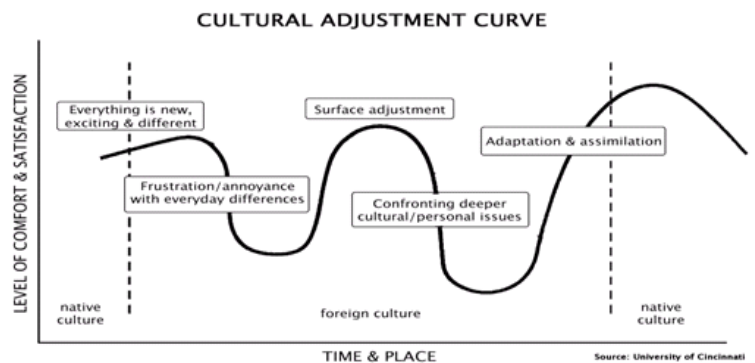
Multilingual Medical Questionnaire

The website below was produced by the Specified Nonprofit Corporation to help people from overseas explain the condition of injuries and symptoms of illness to doctors and other medical personnel.

<http://www.kifjp.org/medical/index.html>

Culture Shock

Moving to another culture mostly starts with a kind of honeymoon phase where everything is new, different and exciting. But after some time it is not uncommon to feel down or annoyed by problems that eventually arise. After that you start to gradually adjust to your new environment and even if you may suffer some setbacks, your full recovery will result in an ability to function on your own in Japanese culture with confidence.



This process of adjusting to a new culture is a four to five-stage cycle that most people experience a number of times. It can be an emotional roller coaster, however, the extent to which it dips and the timing of the curves very much depend on the individual. When you are feeling down or frustrated, please keep in mind, that when you are interacting or socializing with people from other cultures, that people, especially those who have never lived abroad, are often not conscious of the subjective cultural factors that determine the way they act and react, and that you will need to search for the underlying factors that shape your perception of events and the perceptions of those around you, to understand your experiences.

When we move into a new culture, we bring along all of the values, assumptions, and beliefs that our culture and experiences have instilled us. They determine what we notice and how we interpret and evaluate our experiences. During your stay in Japan, you will experience ways of thinking and acting that differ from or may even conflict with your own. This will force you to re-examine your assumptions and social behaviors and by doing that, you will learn a lot about yourself and Japan.

The signs of culture shock are lack of self-confidence, panic attacks, loss of initiative and spontaneity, excessive anger over delays and minor frustrations, feelings of hopelessness, excessive amount of time spent sleeping and a vague anxiety that affects normal behavior.

To cope from the effects of culture shock, there are various strategies as listed below:

- learn about the culture and the language to alleviate the feeling of isolation
- eat well and exercise regularly to reduce stress and tension
- walk around the neighborhood, travel and explore your new home
- talk to friends at home as well as new friends in Japan who share the same experiences

- try to relax: listen to music you like, write down why you came to Japan, what you hope to achieve while you are here, or read a book you really like

(Also refer to the link below for more information)

<http://www.studentsabroad.com/handbook/adjustments-and-culture-shock.php?country=general>

Mental Health

Stress is one of the body's natural responses to something that is threatening or frightening. It is something that we all experience from time to time. Many aspects of university life have the potential to cause stress, including adjusting to a new living environment, fulfilling academic requirements, developing friendships and preparing for and taking exams.



If you feel persistently unhappy or that you can no longer cope with the stress caused by everyday life, telling someone how you feel, whether it is a friend, counsellor or a staff or faculty member, may bring an immediate sense of relief.

Whether about academics or your future, regarding relationships of family, friends or significant others, or concerning anxieties of a general nature, please feel free to visit the Wellness Center Student Counseling Room. Counselors there will listen to your problems regarding any aspect of your student life and strict confidentiality will be maintained.

For more information for appointments and inquiries, please contact the Wellness Center.

- **Wellness Center at SFC**, Alpha Bldg. 2nd floor

Mail: gakuseisoudan@sfc.keio.ac.jp

English Counselor Office Hours: Every Tuesday and Wednesday 10:00 a.m. - 12:00 p.m., 1:00 p.m. - 4:00 p.m.

Counselor: Takanori Kurokawa (Clinical psychologist licensed in the state of California, USA. Specialties: multicultural adjustment issues, anxiety, depression, personality disorders, and romantic relationship /couple therapy)

If you wish to talk to someone outside of university or need someone to talk outside of office hours, please do not hesitate to use one of the services below:

- **Japan Helpline**

Japan Helpline is Japan's 24 hour non-profit, nationwide emergency assistance service. Whether it is an earthquake, a toothache in the middle of the night, or you feel depressed, Japan Helpline offers a 24 hour, nationwide assistance service for the international community.

HP: <http://www.jhelp.com/en/jhlp.html>

TEL: 0120-46-1997 (toll free)

- **Tell Lifeline**

Tell Lifeline is a free, confidential telephone counseling service, offering anonymous, non-judgmental and caring support for teens, students and adults in English.

HP: <http://telljp.com/lifeline/>

TEL: 03-5774-0992 (9:00 a.m. – 11:00 p.m. every day)