

# Chapter 7

## Health



# 7 Health

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.

## 7-1 National Health Insurance (NHI or *Kokuho*)

国民健康保険

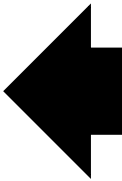
(*Kokumin Kenko Hoken*)

National Health Insurance

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.

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.



Please refer to 3-2 for **National Health Insurance**

## **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)

## 7-2 Keio Student Health Care Mutual Aid Association (*Gakuseikenpo*)

The Keio Student Health Care Mutual Aid Association (hereafter "*Gakuseikenpo*") is a cooperative based on a spirit of mutual aid among students. It was established in 1959 with the aim of supporting student life from a health perspective.

The *Gakuseikenpo* will reimburse a portion of the co-payment of a member's medical expenses when he or she receives treatment at a medical facility upon presenting a health insurance card.

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 JPY instance of co-payment.

Reimbursement limit: 50,000 JPY per application. 150,000 JPY per person per year.

For more information, please access to the link for the guidebook on the right column.

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.

学生健康保険互助組合  
(学生健保) (*Gakusei  
Kenpo*)

Keio Student Health  
Care Mutual Aid  
Association

**Guidebook for the  
Keio Student Health  
Care Mutual Aid  
Association**



[https://www.students.keio.ac.jp/com/life/health/files/en\\_tebiki.pdf](https://www.students.keio.ac.jp/com/life/health/files/en_tebiki.pdf)

## 7-3 Personal Accident Insurance for Students Pursuing Education and Research

学生教育研究災害傷害  
保険（学研災）

(*Gakkensai*)

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.

### **Making an Insurance Claim Following an Accident**

1. Notify the Office of Student Services of the accident: After contacting the Office of Student Life at SFC in alpha building, the student must fill in and submit an accident notification.

\*The student must submit the notification within thirty days of the accident to the Claims Service Division of Tokio Marine Nichido using one of the following methods:

### **Student Liability Insurance**

学研災付帯賠償責  
任保険

(*Gakkenbai*)

Student Liability Insurance is supplementary to Gakkensai. It offers coverage against injuries caused to a third party or damages made to property of another person. Please contact Student Life section if you want to join.

(1) Accident Notification System

【PC/Smart Phone】 (Only available in Japanese)

【Cell Phone】 (Only available in Japanese)

(2) FAX 03-3285-0105

The fax form can be downloaded from the URL below. (Only available in Japanese)

(3) Accident Notification Card

Please collect the card from the Office of Student Life Services at SFC.



{Treatment and after completion of treatment}



2. Completion of insurance claim request: The student obtains and completes the required items on an "Insurance Claim Request" form from the Office of Student Life Service at SFC and obtains the University seal on the form. A medical certificate from a physician may be required, depending on the amount requested in the insurance claim.



3. The student sends the form to insurance company.



4. Receipt of payment of insurance claim: Insurance company deposits payment of insurance claim in designated bank account.

**Submission of "Extracurricular Activity Application"**

An "Extracurricular Activity Application" must be submitted for an activity to be recognized as an activity for which the University has received notification. For activities taking place on non-University facilities, the student must submit this form at least 4 days prior to the activity. The Office of Student Life Services at SFC Campus has these application forms.

PC /Smartphone Page



[https://f.msgs.jp/webapp/form/15429\\_lww\\_1/index.do](https://f.msgs.jp/webapp/form/15429_lww_1/index.do)

Cell Phone Page



[https://f.msgs.jp/webapp/form/15429\\_lww\\_4/index.do](https://f.msgs.jp/webapp/form/15429_lww_4/index.do)

Fax Form



[http://www.jees.or.jp/gakensai/docs/publish/01\\_Tokyo.pdf](http://www.jees.or.jp/gakensai/docs/publish/01_Tokyo.pdf)

## 7-4 Medical Consultations in Multi-language

**NPO AMDA  
International Medical  
Information Center**



<https://www.amdamedicalcenter.com/>

**Tokyo Metropolitan  
Health and Medical  
Information Center  
Medical Information  
Service**



<https://www.himawari.metro.tokyo.jp/qq13/qqport/tomintop/other/fks240.php>

**Search for Medical  
Institutions**



[https://www.jnto.go.jp/emergency/eng/mi\\_guide.html](https://www.jnto.go.jp/emergency/eng/mi_guide.html)

The following associations offer medical consultations.

**NPO AMDA International Medical Information Center**

English/Chinese/Korean/Thai/Spanish/Portuguese/Tagalog/Vietnamese

03-6233-9266 (10:00~15:00)

(\*) No service on holidays and Dec.29 ~ Jan.3

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.

**Tokyo Metropolitan Health and Medical Information Center  
Medical Information Service**

English/Chinese/Korean/

03-5285-8181 (9:00~20:00)

This information center provides information about the Japanese medical system and medical institutions in Tokyo in three languages: English, Chinese and Korean

**Search for Medical Institutions** (Japan Tourism Agency and the Ministry of Health, Labour and Welfare, Japan)

English/Chinese/Korean/

This website offers search system for medical institutions providing multi-language service.



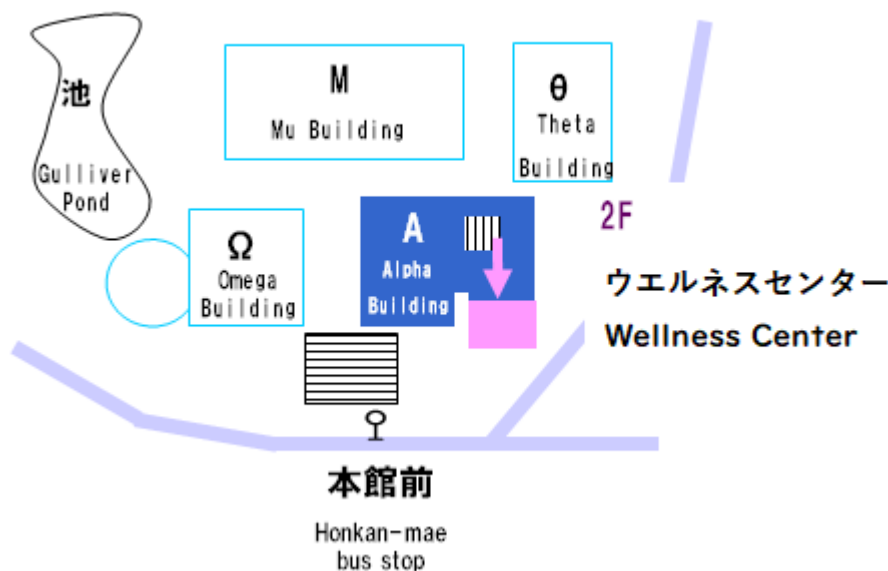
## 7-5 Medical Treatment at Campus

### Wellness Center (weekdays, 9:00 - 17:30)

Students at SFC may receive medical treatment and counseling at the Wellness Center located on the second floor of the α (Alpha) building.

### Wellness Center

extension 52201 or  
52207  
or 0466 - 49 - 3411



The Wellness Center was established to improve the physical and mental health of students, faculty members, and the administrative staff at Keio University SFC. It is equipped to handle temporary conditions like colds and coughs as well as chronic conditions like hypertension. Physicians, nurses, and public health nurses are available for examination, medication, and treatment (including first aid). Counseling on academic, career, personal, and social issues is also available.

Contact the Wellness Center at extension 52201 or 52207, or 0466 - 49 - 3411).

Medical consultation and counseling are available in English.

### Shonan Fujisawa Clinic (weekdays)

Medical checkup is available during Mondays and Fridays. Shonan Fujisawa Clinic is located inside the Wellness Center.

### SFC clinic



<http://www.hcc.keio.ac.jp/en/clinic/sfc-schedule.html>

## Student Counselling Room

At the Wellness Center, experienced clinical psychologists are available for counseling services for students. This service is a valuable resource at SFC to promote better mental well-being, a fulfilling university life, and personal development. Do not hesitate to seek their support. Feel free to consult on anything that relates to student life, including your studies, relationships, career, and future plans.



gakuseisoudan@  
sfc.keio.ac.jp



0466-49-3411

An English-speaking counselor is available. We strictly protect the confidentiality of information shared during counseling sessions. Without your consent, we will not disclose to other people any private information that you share. This includes your family, friends, or faculty members. The information shared during the session will in no way affect your academic record.

Please inquire at the Wellness Center. You can also make an appointment by phone or e-mail.

### Payment

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.

- ※ Research Students, JLP Students, KIP Students, and Short-term International Students will be required to pay all medical fees.
- ※ The counselling service will be delivered free of charge.

### During Night Time, Holidays, and Outside of Wellness Center Office Hours

#### Security Staff

extension 52190 or  
52191 or  
0466-47-5114

Call the Security (extension 52190 or 52191, or 0466-47-5114). Security staff will handle the following procedures; make calls for the ambulance, lead the ambulance to where the patient is located, check and keep a record of the patient's ID, call the police if necessary, and provide basic first-aid.

## 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 JPY 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.

Travel Fare Discount  
Certificate (*Gakuwari*)→  
Please refer **6-4**  
**Students Discount**

## 7-6 Hospitals/Clinics

病院(*byouin*) hospitals

クリニック (*kuriniku*)  
clinics

内科(*naika*)  
internal medicine

外科(*geka*)surgery

心療内科(*shinryo-  
naika*)psychosomatic  
internal medicine

眼科(*ganka*)  
ophthalmology, eye  
clinic

耳鼻科(*jibika*)  
otorhinolaryngology(OR  
L)

歯科(*shika*)dentistry

皮膚科(*hifuka*)  
dermatology

泌尿器科(*hihyokika*)  
urology

婦人科(*fujinka*)  
obstetrics and  
gynecology department

### Which Institution to Visit

Medical institutions in Japan are divided into:

#### Large hospitals

- University-affiliated hospitals
- Public hospitals operated by the state or city
- Large private hospitals

#### Small clinics

- Local clinics

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 (2,500 JPY~5,000 JPY) unless they visit with a referral by a doctor. Also, walk-in patients usually have to wait quite a long time (almost a full day) before being able to see a doctor.

Small 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.

### Which Department to Choose

If you have an idea of what is wrong, you can select the specialist clinic that is best suited to your needs. However, most people will go to a general clinic for what's called "Internal Medicine" (*naika*,内科) which acts kind of like a General Practitioner.

## Contact Lenses/Prescription Glasses

You can buy prescription glasses without visiting an eye doctor. Most glasses shops give you a free eye examination.

However, shops do not sell you contact lenses without a prescription issued by an ophthalmologist. When you buy disposable contact lenses, you need to visit an ophthalmologist every 3 months to renew the prescription. It applies to online shopping as well.

## HIV Testing and HIV/AIDS Counseling

In Japan, there are public health centers available nationwide which offer free, anonymous HIV testing and counseling.

## Languages

Outside of Tokyo, it might be difficult to find hospitals/clinics with English speaking staffs. It is recommended to go with a person who speaks Japanese for communication support. If your illness is not urgent or serious, you can ask an international office at SFC for an assistance.

Doctors can read/write English, so bringing notes about your own medical information in English might help.

## Multilingual Medical Questionnaire

The website on the right column 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.

## HIV Testing and HIV/AIDS Counseling Map



<https://www.hivkensa.com/language/en>

## Important Medical Information

- Name
- Blood type
- Any illnesses currently being treated
- Any medicines you are taking
- Allergies
- Medical history
- Your religion
- Emergency contact information

## Multilingual Medical Questionnaire



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

## What to Bring to a Hospital/Clinic

- Health insurance card
- Notes with your medical information
- Cash (3,000 JPY~)
- Medicine you are now taking (if any)

診察券(*shinsatsu-ken*)  
a patient's card

処方箋(*shohosen*)  
a prescription

処方箋薬局(*shohosen yakkyoku*)  
prescription pharmacies

## Examination Procedure

### ① Make an appointment

If you go and see a doctor without an appointment, you may have to wait for many hours. Some small clinics don't take reservations and see patients on a first-come-first served basis. Please try to arrive at 10 minutes before their opening time to reduce your waiting time.

Usually, their opening hours are 9:00~11:30 / 15:00~17:30.

Hand in your national health insurance card and your note at the receptionist. Some clinics refuse examination without the insurance card. While they are taking a photocopy of your health insurance card, you are requested fill in their medical questionnaire.

### ③ After your name or number has been announced, go into the examination room to see the doctor.

### ④ You may be asked to take extra tests such as X-ray, blood analysis, urine analysis, or/and ECG (electro-cardiogram) per as doctors' instructions.

### ⑤ After the doctor has questioned and examined you, you go back to the waiting room to be called for the payment. Most of small clinics only take cash.

### ⑥ When you settle your bill at cashier (usually at the same reception desk), you will receive a patient's card (*shinsatsu ken*) and a prescription (*shohosen*).

A patient's card is used as a membership card and it helps clinics to find your medical record at your next visit.

A few clinics have in-house prescription system. At those clinics, you will receive your medicine at your payment.

### ⑦ Take your prescription to a designated pharmacy or a drugstore to receive your medicine. You need to pay for medicine separately. 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 (後発医薬品 *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.

後発医薬品・ジェネリック  
(*kohatsu iyaku hin*)  
generic drugs

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.

## Over-the-Counter Medicine (OTC)

You can buy non-prescription medicine at drugstores from pharmacists without visiting hospitals/clinics. If you feel having cold, headache, stomach issues, or getting a wound, OTC (over-the-counter) medicine can be purchased at drugstores or large supermarkets, but not at convenience stores.

## 7-7 Medical Facilities Nearby for English Speakers

### **Fujisawa Zengyo Family Clinic**



<https://www.fzfc.jp/>

The following hospitals/clinics offer treatment in languages other than Japanese near SFC.

### **Fujisawa Zengyo Family Clinic 7-4-9 Zengyo, Fujisawa-city**

Medical treatment in English available  
TEL 0466-80-5815  
6 km away from SFC campus

### **Kobayashi International Clinic**



[http://5884-  
international-clinic.com/](http://5884-international-clinic.com/)

### **Kobayashi International Clinic 3-5-6-110 Tsuruma, Yamato-city**

Medical treatment in English, Korean, Filipino, Thai, Spanish, and Vietnamese available. Schedule differs by language, so please check the website  
<http://5884-international-clinic.com/> (Japanese language only)  
TEL 046-263-1380  
13 km away from SFC campus

### **Fujisawa City Hospital**



[https://www.city.fujisawa  
.kanagawa.jp/hospital/in  
dex.html](https://www.city.fujisawa.kanagawa.jp/hospital/index.html)

### **Fujisawa City Hospital (Emergency hospital)**

#### **2-6-1 Fujisawa, Fujisawa-city**

Possible to request a volunteer interpreter for Spanish, Portuguese, Chinese, English, French, and Italian. Appointment necessary. This hospital accepts new patients by referral. New patients without a referral will be charged 5,500JPY~. Please note that referrals can be obtained at the Health Center on campus. (Medical examination fee will be charged).  
TEL 0466-25-3111  
7.7 km away from SFC campus

### **Shonan Keiiku Hospital**



<https://keiiku.gr.jp/>

### **Shonan Keiiku Hospital**

4360 Endo, Fujisawa-city

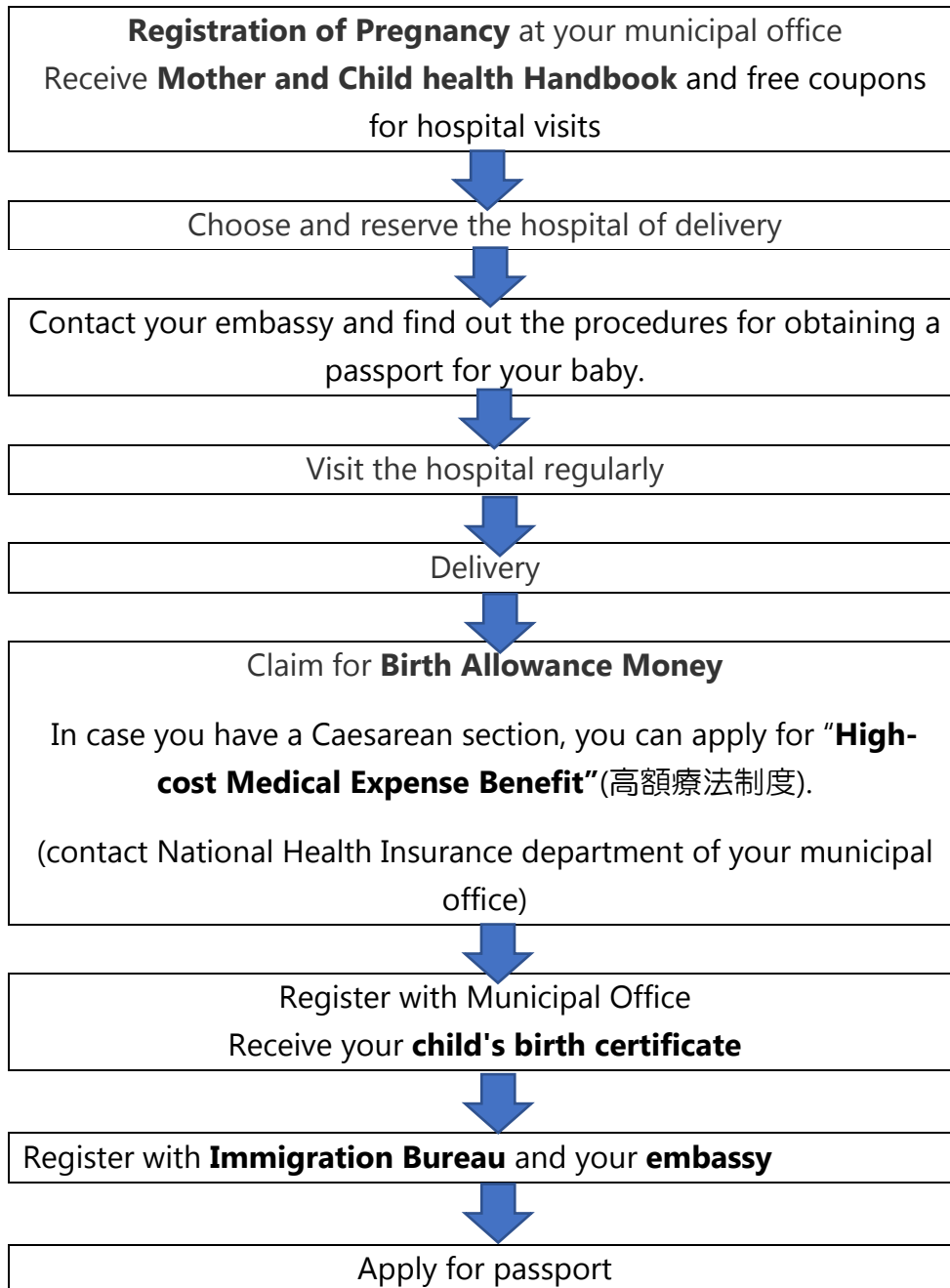
Possible to request an English-speaking staff to assist you. Please book your visit beforehand.  
0466-48-0050 (8:30~17:00)

200m away from SFC campus



## 7-8 Pregnancy and Delivery

This is a procedure of your pregnancy and delivery.



妊娠届(*ninshin-todoke*)Pregnancy Notification Form

母子手帳(*boshi-techo*) a Mother and Child Handbook

### Birth Allowance

420,000 yen per a child

出生届(*shusseitodoke*)/出生届記載事項証明書(*shusseitodoke kisai jiko shoumeisho*) birth certificate

## 7-9 Mental Health

### **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 70
- ✓ 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 on the left column for more information)

## 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.

## "Adjustments and Culture Shock"



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

Please refer  
to 7-5  
**Medical  
Treatment  
at Campus**



[gakuseisoudan@sfc.keio.ac.jp](mailto:gakuseisoudan@sfc.keio.ac.jp)



0466-49-3411

WE HAVE ENGLISH  
SPEAKING  
COUNSELORS.

## Japan Helpline

toll free: 0120-46-1997  
or 0570 000 911  
[team@jhelp.com](mailto:team@jhelp.com)

## Tell Lifeline



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

TEL: 03-5774-0992  
(9am – 11pm. Mon-Thu)  
(9am – 2am on Fridays, Saturdays and Sundays)

## Emergency Translation Service



<https://www.marstranlation.com/>

Tel : 03-5285-8185  
(Weekdays 5:00PM - 8:00PM, Saturdays, Sundays, Holidays 9:00AM - 8:00PM)

## Search for medical institutions



[https://www.jnto.go.jp/emergency/eng/mi\\_guide.html](https://www.jnto.go.jp/emergency/eng/mi_guide.html)

## List of Helplines

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.

### 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.

### Emergency Translation Service

This call service will assist with translation between you and the doctor.

Languages: English, Chinese, Korean, Thai, and Spain.

### **Search for Medical Institutions**

You can also search doctors and hospitals all over Japan via JNTO's official website