

Regarding Reimbursement of Medical Expenses Incurred Abroad

Through the Reimbursement System for Medical Expenses Incurred Abroad, a person enrolled in National Health Insurance who suddenly becomes ill and must unavoidably* undergo medical treatment while abroad can be reimbursed for medical expenses paid abroad (minus a deductible) upon completing the appropriate application procedure.

* “Unavoidably” refers to circumstances such as where treatment must begin without delay, and where there is no time for the patient to be treated at an authorized insurance medical institution in Japan.

Procedure

Please pay the full amount of medical expenses due at the medical institution(s) abroad. Then give them the Attending Physician’s Statement and Itemized Receipt and have the institution fill them out. Please also have them issue the following:

- 1) A receipt stating the name of the institution(s), dates of treatment, and medical expenses incurred
- 2) Documents detailing the injury/illness name and treatment details

After returning to Japan, please apply at the National Health Insurance desk of the ward office (or branch office) for your place of residence. When applying, if the above documents were filled out in a language other than Japanese, please hand them in along with an attached Japanese translation, which should include the full name and address of the person who translated it.

In addition, you will also need to bring documents that can verify your departure from and entry to Japan, as well as your entry to and departure from the country where the medical treatment took place. If you use the automated gates at an airport’s landing or departure examination area, please ask the immigration official for an official stamp in your passport. If the immigration stamp in your passport cannot be verified, you will need to either submit your passport together with your boarding pass/plane ticket, or request a disclosure of your immigration records from the Ministry of Justice (additional fees apply).

Your application will be assessed, and upon approval, your medical fees will be reimbursed. It usually takes 2 to 3 months from application to reimbursement, but in certain cases it may take longer.

*Please also refer to “To those applying for reimbursement of medical expenses incurred abroad” on the separate sheet.

Important points to note

- Medical fees incurred on trips made specifically for the purposes of medical treatment will not be reimbursed.
- Applications cannot be made if two years have passed since the initial treatment payment date. For example, if treatment was paid for on 1st January 2000, applications for reimbursement cannot be made on or after 2nd January 2002.
- Abroad, medical treatment costs can vary greatly between country and medical institution, even for the same illness or injury. Under the Reimbursement System for Medical Expenses Incurred Abroad, the actual amount paid for treatment is compared to the standard Japanese treatment fee, and the reimbursement is calculated based on the lower of the two. Reimbursement amounts are calculated based on the currency exchange rate at the time of approval, and this may result in a significantly lower reimbursement than the amount you paid.
- The Reimbursement System for Medical Expenses Incurred Abroad is part of the medical expense coverage under the National Health Insurance scheme. As a result, it is not possible to receive reimbursement through this system for medical treatments that are not covered by insurance in Japan, or in cases where National Health Insurance is not applicable in Japan.
- We may contact the medical institution(s) to confirm the details of your medical treatment.
- We will inform the police and the Ministry of Health, Labour and Welfare of any fraudulent claims.
- For further details, please contact the National Health Insurance desk at the ward office (or branch office) for your place of residence.