

# Accidents will happen

**WHETHER YOUR TIME IS LONG OR SHORT, IT IS BEST SPENT WHEN YOU ARE READY FOR THE WORST.**

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**E**ven if you are just visiting Japan it is wise to be prepared for a misfortune that could land you in the emergency room. For those who have put down roots and find themselves part of a Japanese family, it is practically inevitable that someday you or a loved one will need some kind of medical care. Many kinds of insurance are available to provide security, and you should find the coverage that is right for you.

For the purposes of health care, the Japanese government divides the foreign population into residents, those who stay for more than one year, and non-residents who do not. All residents, whether they are Japanese citizens, hold visas or have permission for permanent residence, are required by law to be enrolled in a government-run health insurance plan. Non-residents are not.

An important consideration for a non-resident is what you would and would not want to be treated for in Japan. It is convenient have minor injuries taken care of here and get back to your itinerary as soon as possible, but long-term hospitalization could involve language and cultural barriers, and doing without the support of family and friends. It is also likely that a Japanese hospital would not recognize an insurance provider other than the Japanese government. This would necessitate paying for your treatment in cash, collecting the relevant documents, and then being reimbursed by your insurance company.

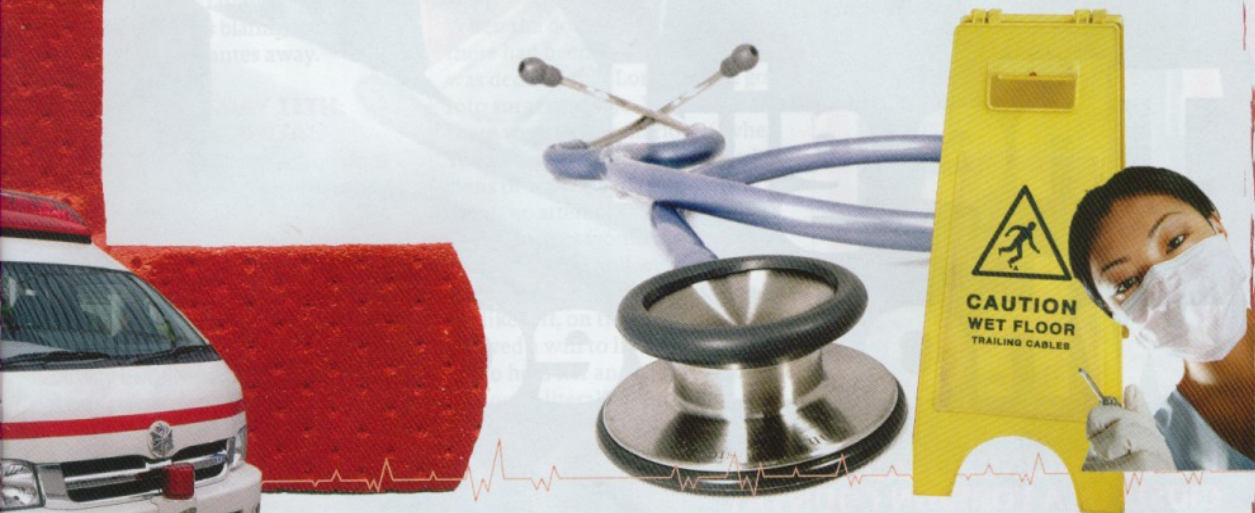
Plans are available from various travel insurance companies with options for length of stay and the kind of service you might need. Some will cover injury from sports or other hazardous activities. Some will provide for an ambulance ride to the nearest hospital, but in Japan this is designated as a free, public service. Others will launch a medically equipped jet within 90 minutes to whisk you to the hospital of your choice in your home country. Premiums will, of course, reflect the comprehensiveness and convenience of the coverage, but even the more extravagant plans are worth looking into as they can be surprisingly affordable, often with children included for no extra cost.

The aim of the government-run insurance plans is to ensure affordable health care to everyone living in the country. There are two types: one is for residents employed by a company in Japan, the other for the self-employed or unemployed who are not dependents of another resident. The premiums are based on income and in both cases are split 50-50, in the former between the employer and employee, in the latter between the resident and his or her municipal government. The maximum you can be required to pay out of your salary is around ¥500,000 in one year.

The benefits are the same in both cases and the plans are comprehensive. They cover everyone in the insured person's household for 70 to 80 percent of all necessary medical expenses, including dental work. The notable exceptions are illness and injuries that are self-inflicted (for example by attempting suicide) or that result from fighting or drunkenness. Injuries from traffic accidents are considered the responsibility of the third party and government-run insurance will not pay unless it can be documented that the third party cannot or will not pay. Although examinations and treatments unrelated to illness or injury are not covered, these plans do provide opportunities for free checkups, aimed at preventative diagnosis, at regular intervals. Government-run health insurance is accepted at virtually every medical care facility in the land.

These plans provide security and peace of mind to those for whom Japan is home, especially those with children. And it is surely no coincidence that since their introduction, Japanese life expectancy has become the longest in the world, but there is a downside to the system. Because the government-run plans make health care so convenient and affordable, many people living in Japan overuse it. On average the Japanese visit hospitals four times as often as Americans and hospital beds meant for acute cases are often occupied by a single patient for months at a time.





Because there is a cap on the amount an insured person must pay for hospital treatments, again determined by your income, long-term stays are affordable for patients and advantageous for the hospitals. Some hospitals require patients to stay for a set recovery period after treatment. But this means that when there is an emergency, it may take some time to find available facilities. A much touted statistic is that in 2007 more than 14,000 emergency patients were rejected at least three times by Japanese hospitals before receiving treatment.

Policy makers are as well aware of the problems as the public and are working to improve the system. A recent development was the separation of diagnosis from the dispensing of medicine. The idea was long resisted by physicians and patients alike who were used to the model from traditional Asian medicine. It was convenient for patients and profitable for doctors to have both services provided at the same place and time. It took many reforms in legislation and economics to tease the two apart in Japanese society. Other reforms such as shifting responsibility for providing preventative measures to insurers, rather than government agencies, and consolidation of the various divisions within the system are ongoing and look toward a more practical realization of the ideal in the near future. At present the practices of different hospitals varies greatly and you need to shop around to get what you want.

Despite its popularity and its mandatory status, there are residents of Japan who choose not to join the government-run health care system, and there is no penalty for the omission. It is estimated that 10 percent of Japanese residents are not enrolled, and enforcement of this law is notoriously lax. Some companies may not enroll their employees to avoid the expense of sharing the premium payments. Perhaps the most prominent example from the

past is the now bankrupted Nova Corporation, which employed the largest number of foreign residents of any corporate entity in Japan. While they did require employees to have some kind of health insurance, even suspending those who did not keep their coverage current, they did not automatically enroll them in the government-run plan.

Because there are two different government-run plans, if you cease to qualify for one you are required to terminate your membership and join the other. This would happen if you move to a different city, leave your company, or start a new job. Some have tried to use this as an opportunity to avoid the Japanese health care system altogether, but often such cases are followed up and the resident is pressured to join the plan he or she is qualified for. Social security is handled through the same channels as health insurance, so if you are a lifer in Japan and succeed in getting out of the government-run plans, you will also be forfeiting retirement benefits.

If you are not a member of one of the government-run health insurance plans, you can join at any time up until the very moment you begin receiving treatment at a medical facility. This would be an attractive loophole, but for the fact that once you have joined, you may be liable for up to two years of back payments. If a member fails to pay their premiums, the government can seize their assets.

There are other schemes available that cover what can be seen as shortcomings in the government-run plans. Some cover the 30 percent that would otherwise come out of your pocket. There is insurance for specific conditions such as cancer. Others will provide for a private room in a hospital. If you consider any of these, look carefully at the bottom line. It may be that you would be better off saving money on your own than paying the premiums, provided you have the requisite discipline.

Information: Details of the administration and policies for Japanese health insurance are available from your ward office or your city's official website.