

Overseas Medical Expenses

If you are suddenly taken ill or injured while traveling abroad and **are forced to** seek and pay for treatment in a foreign medical facility, a portion of the treatment costs will be covered if deemed necessary by the insurer. However, **the person who received treatment** abroad may be reimbursed upon the head of household's application **after returning to Japan**, and such reimbursement will be made **only if the treatment is recognized as covered treatment in Japan**.

《Items not covered by payment》

- If you leave Japan for the purpose of medical treatment or recuperation and receive treatment at a medical institution outside Japan.
- Non-urgent medical examination
- Cosmetic surgery, advanced medical care, injuries caused by third parties such as traffic accidents, and natural childbirth, which are not covered by insurance in Japan.
- If two years have passed since the day following the date of treatment.

《Required documents》 (After the treated person returns to Japan)

Bring the following documents to the **National Health Insurance Section, 3rd floor, Toshima City Office Main Building**.

When applying at the counter, you must complete an "Application for Medical Expenses" form. Please note that applications by mail will not be accepted.

- ① **Identification Card** Must be enrolled in Toshima National Health Insurance when diagnosed.
- ② **Attending Physician's Statement (Form A)**
(Form C for dentistry)※
- ③ **Itemized receipt (Form B)※**
- ④ **Japanese translation of Form A (or C) and Form B** Enter the translator's name and address
- ⑤ **Original receipts (including itemized statements) for treatment expenses**
(photocopies not acceptable)
- ⑥ **Passport of the treated person** Original. Indicate that the applicant was overseas while receiving treatment abroad
- ⑦ **Seal of the head of household** Prepare the seal for the red ink pad
- ⑧ **Something that shows your account number** International transfers not available.

※ Forms ② and ③ available from National Health Insurance Section

In addition, one copy of each of the above documents is required for each month and for each inpatient and outpatient visit.

Note that the applicant is responsible for the cost of certification.

《Calculation of overseas medical expenses》

- The benefit amount is calculated by comparing the standard cost of treatment for a similar illness at an insured medical institution in Japan with the amount actually paid abroad, converted into Japanese yen, and deducting the partial payment from the lower amount.
- Because medical systems and treatment vary from country to country, **the amount we pay may be significantly less than what you actually pay. It is recommended that you purchase private travel insurance if necessary.**

《Special remarks》

- Non-urgent treatment (**treatment that can be done after you return home**) is not covered.
- **All costs for statements, translations, etc. are the responsibility of the applicant.**
- Upon receipt of the application, an assessment will be made as to whether or not the applicant is eligible for coverage. If the application is approved, the National Health Insurance Section will pay the premiums at a later date.
- Due to the time required for review, it usually takes 3-4 months from the time the application is received to the time the money is credited.
- **The claim period is two years from the day following the date of treatment.** After this period, the claim cannot be filed.
- If your application is incomplete or unclear, we may ask for additional information.
In some cases, additional documentation may be required.
- Ministry of Health, Labor, and Welfare issues notice to strengthen screening to prevent fraudulent claims for overseas medical expenses.
- If we determine that fraudulent claim has occurred or is suspected, we will take strong action in cooperation with the appropriate authorities. If we determine that a fraudulent claim or suspected fraudulent claim has been made, we will cooperate with the appropriate authorities and take strong action.

If you have any additional questions or concerns, please contact us below.

Contact

Overseas Medical Expenses, Benefit Group

National Health Insurance Section

Toshima City Office

Direct Telephone: 03-3981-1296