

# Regarding Reimbursement of Medical Expenses Incurred Abroad

Please also read the separate sheet, *Required Documentation for Applying for Reimbursement of Medical Expenses Incurred Abroad*.

## Overview

A person enrolled in National Health Insurance who suddenly becomes ill and must unavoidably\* undergo medical treatment while abroad can submit an application to be reimbursed for medical expenses paid abroad (minus the deductible).

\* "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

- ①. Please pay the full amount of medical expenses due at the medical institution(s) abroad. At that time, submit the Attending Physician's Statement (Form A or Form C) and Itemized Receipt (Form B) for the institution to fill out. Please also have them issue the following:
  - A receipt stating the name of the institution(s), dates of treatment, and medical expenses incurred
  - Official documentation detailing the name of the injury/illness and treatment details
- ②. After returning to Japan, please apply at the National Health Insurance desk of the ward (or branch) office for your place of residence. When applying, you must provide additional documentation that shows a record of 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 or facial biometric gates at an airport's Immigration Control Area, please ask the immigration official for an official stamp in your passport.
- ③. Your application will be assessed, and upon approval, your medical expenses will be reimbursed. It usually takes 2 to 3 months from application to reimbursement.

## Important points to note

- Medical expenses incurred on trips made specifically for the purposes of medical treatment are ineligible for reimbursement.
- Applications cannot be made if two years have passed since the initial treatment payment date. (If payment was postponed or made in installments, the two-year period is calculated from the date of the initial invoice for medical expenses.)
- 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.
- Medical treatments that are not covered by National Health Insurance in Japan are ineligible for reimbursement.
- 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.

## Where to submit application

Please apply at the National Health Insurance desk of the ward or branch office where your residence is registered. You cannot apply via postal mail.