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October 1st, 2009

Dear Employee,

As many of you may have read or heard the Immigration Bureau of the Ministry of Justice announced in April this year that there will be a change next year in the guideline for the assessment of visa renewals. This change, which will come into effect on April 1st, 2010, will require proof that you are enrolled in the Japanese ‘Social Insurance’ program by showing a copy of your health insurance card.

I am attaching a copy of the explanation of the insurance system in Japan. This is also available on the FAQ section of the Training website. Please take time to read this carefully again.

The problem with Immigration’s announcement was that the exact meaning of the new guideline was unclear. In particular, what Immigration meant by ‘Social Insurance’ and whether Immigration would interpret it to include both *shakai hoken* and *kokumin hoken*.

It is only now that Immigration has provided us with a clearer picture of their intentions. It seems from recent exchanges with Immigration that they will indeed require proof of enrolment in either *kokuminkenko hoken* or *shakai hoken* as one of the necessary documents for submission with one’s visa renewal application.

What is still unclear is the level to which each Immigration office will enforce this new requirement. This is not known because in essence it is a guideline.

Therefore the first question for you may be; “How will this affect me”?

If you are currently enrolled in either of the schemes above it will not impact upon you at all. But if this is not the case and you do need to renew your visa after April 1st, 2010 you will be asked to provide a health insurance card for either *shakai hoken* or *kokuminkenko hoken*. For most of you, as your working hours are limited

to 29.5 hours per week, *shakai hoken* is not applicable. Therefore you will need to show proof of enrolment in *kokuminkenko hoken*.

If you do not possess a health insurance card the Immigration office may still accept your application for visa renewal but it will be at the discretion of the Immigration official to either grant or decline the application.

Applications for *kokuminkenko hoken* are done through your local city office and the existing law stipulates that they can and might require you to back pay premiums for up to 2 years from the time you moved to that area.

The monthly *kokuminkenko hoken* premium amount does vary from city to city as it is linked to your city's taxes, income and dependants, if you do have any in Japan. But if we were to assume the standard Interac monthly salary average city taxes, single person, the cost for *kokuminkenko hoken* is approximately Y1,500/mth for your first year in Japan and increases to between Y15,000/mth-Y20,000/mth for your second year of residence and onwards (assuming no salary increases). However you must check with your local city/ward office as premiums do vary from city to city. In some cases they can be more than Y20,000/mth.

If you were to find yourself in the situation of having to make back payments it is normally possible to discuss a monthly repayment schedule that is affordable for you with the city office.

If you do need advice and help regarding how this new guideline will impact you, we have set up a special e-mail address and telephone number. Please feel free to contact Simon Cobham, one of the managers from HRCM in Tokyo.

You can reach him at:

insadvice@interac.co.jp Tel: 080-3513-1812 (available Mon-Fri 4pm-6pm)

Yours Sincerely,

Kevin Salthouse
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