

Chapter 7

Health



7 Health

In Japan, there are health insurance systems that help to reduce the cost of medical care. Foreign nationals living in Japan for more than three months are required to join one of the following insurance systems:

- Employees' Health Insurance (generally covers individuals who are employed by a company)
- National Health Insurance (covers individuals who are not eligible to join employees' health insurance) In addition, insurance is provided by mutual aid associations to those who work for public schools or the government.

Most international students are required to enroll in National Health Insurance unless they are covered by the Employees' Health Insurance of a family member who lives and works in Japan.

7-1 National Health Insurance (NHI or *Kokuho*)

国民健康保険

(*Kokumin Kenko Hoken*)

National Health Insurance

National Health Insurance (NHI)—*kokumin kenko hoken*, often abbreviated as *Kokuho* in Japanese—is a health insurance system in Japan that allows the insured to receive medical care without financial concern when ill or injured by splitting the medical care expenses between the local or national government and the insured.

With NHI, approximately 70% of your medical expenses will be covered when you receive treatment at hospitals or clinics that are NHI medical service providers (most hospitals in Japan accept NHI). You pay the remaining 30% of the costs.

Please note that National Health Insurance does not cover expenses for cosmetic surgery, orthodontics, or normal childbirth.



Please refer
to 3-3 for
**National
Health
Insurance**

National Health Insurance Benefits

When you get sick or injured, you can receive the following medical care for only a part of the medical costs by presenting your NHI card at the reception of medical institutions:

- Medical consultation
- Medical treatment
- Medication, injections, and other treatments
- Hospitalization and nursing (excluding meals while hospitalized)
- Home care (home-visit by a regular doctor) and nursing
- Home-visit nursing (if a doctor judges it necessary)

You are still able to receive NHI benefits when you are injured due to an act by a third party, such as a traffic accident. However, if you receive medical expenses from the person who caused the accident or settle it out of court, you may not receive NHI benefits. If you sustain damage, be sure to consult the NHI office.

In the circumstances described below, you will be required to bear the full amount temporarily, but after an application is made at the NHI counter and a decision is made through screening, you may be reimbursed for the amount excluding your co-payment.

- 1) Medical treatment you received without your My Number Card or NHI Card/ NHI Certificate of Eligibility because of an unforeseeable accident or illness
- 2) Cost of a corset or other prosthetic devices (applicable only if a doctor presents a diagnosis as necessary)
- 3) Treatment for a broken bone or sprain received from a Judo Therapist who does not accept NHI

- 4) Cost of blood from a blood transfusion used in a surgical operation, etc. (applicable only if a doctor presents a diagnosis as necessary)
- 5) Cost of acupuncture, moxibustion, massage, and other treatment (applicable only if a doctor presents a diagnosis as necessary)
- 6) Medical treatment you received while you were traveling overseas (excluding travel for treatment purpose)

7-2 Keio Student Health Care Mutual Aid Association (*Gakuseikenpo*)

The Keio Student Health Care Mutual Aid Association (hereafter "*Gakuseikenpo*") is a mutual aid organization established with the aim of supporting student life from a health perspective.

The *Gakuseikenpo* will reimburse a portion of the co-payment of a member's medical expenses when they receive treatment at a medical institution upon presenting a health insurance card.

Regular undergraduate and graduate students at Keio University are eligible to apply for a partial reimbursement of medical expenses.

All treatments (inpatient, outpatient, pharmacy and clinic treatments) within the same month are added together and treated as one application.

The application must be completed online.

Dental treatments are not covered by the medical care benefit system (excluding oral and maxillofacial surgery).

Amount borne by patient: For each application, 2,000 yen will be deducted as the applicant's share. *GakuseiKenpo* can be used in conjunction with NHI.

Reimbursement limit: 50,000 JPY per application. 150,000 JPY per person per year.

For more information, please access the link for the guidebook on the right column.

Please Note: Non-degree students are not members of the Keio Student Health Care Mutual Aid Association, and are therefore not eligible for this insurance coverage.

学生健康保険互助組合
(学生健保)
(*Gakusei Kenpo*)
Keio Student Health
Care Mutual Aid
Association

**Guidebook for the
Keio Student Health
Care Mutual Aid
Association**



https://www.students.keio.ac.jp/com/life/health/files/en_tebiki.pdf

7-3 Personal Accident Insurance for Students Pursuing Education and Research ("*Gakkensai*") / Liability Insurance coupled with "*Gakkensai*" ("*Gakkenbai*")

学生教育研究災害傷害
保険（学研災）

(*Gakkensai*)

Personal Accident
Insurance for Students
Pursuing Education and
Research

Keio University is a member of Japan Educational Exchanges and Services (JEES), and through it, Keio SFC pays for "Personal Accident Insurance for Students Pursuing Education and Research," and "Liability Insurance coupled with *Gakkensai*" insurance plans that cover students who suffer physical injury from an unexpected accident or bear legal liability for damages arising from inflicting injuries to third parties in the course of their educational and research activities.

This insurance is for regular undergraduate and graduate students, research students, short-term international students (MEXT scholarship students and designated exchange students only), Japanese Language Program students, and Keio International Program students.

"Educational and research activities" means regular curricular activities on- and off-campus, participation in university events, and extracurricular activities (advance submission of "Notification of Off-campus Student Activities" to the university is required for off-campus activities).

Accidents that occur on the way between a student's residence and the university, or while traveling between university facilities, are also covered.

However, cases related to "illness" are not covered by this insurance. In addition, depending on the number of hospital visits it takes to recover, you may not qualify for this insurance.

Making an Insurance Claim Following an Accident

1. Notify the Student Life Section at SFC in the Alpha Building of the accident: After contacting the Student Life Section, the student must fill in and submit an accident notification.

*The student must submit the notification within thirty days of the accident to the Claims Service Division of Tokio Marine Nichido (property/casualty insurance company) using one of the following methods:

Student Liability Insurance

学研災付帯賠償責任
保険(*Gakkenbai*)

Student Liability Insurance is supplementary to *Gakkensai*. It offers coverage against injuries caused to a third party or damages made to property of another person.

(1) Accident Notification System

【PC/Smartphone】 (Only available in Japanese)

【Cell Phone】 (Only available in Japanese)

(2) FAX 050-3730-6915

The fax form can be downloaded from the URL in the right column. (Only available in Japanese)

(3) Accident Notification Card

Please collect the card from the Student Life Section at SFC.



{Treatment and after completion of treatment}



2. Completion of insurance claim request: The student obtains and completes the required items on an "Insurance Claim Request" form from the Student Life Section at SFC and obtains the university seal on the form. A medical certificate from a physician may be required, depending on the amount requested in the insurance claim.



3. The student sends the form to the insurance company.



4. Receipt of payment of insurance claim: The insurance company deposits payment of the insurance claim in a designated bank account.

Submission of "Notification of Off-campus Student Activities"

"Notification of Off-campus Student Activities" must be submitted for an activity to be recognized as an activity for which the university has received notification. For activities taking place in non-university facilities, the student must submit this form at least 4 days prior to the activity. Please apply via the Keio.jp portal.

Accident Notification System

PC /Smartphone Page



https://f.msgs.jp/webapp/form/15429_lvw_1/index.do

Cell Phone Page



https://f.msgs.jp/webapp/form/15429_lvw_4/index.do

FAX Form



<https://www.jees.or.jp/wp-content/uploads/2025/09/0a0461ba4e3b1fc1754dae7c34314335.pdf>

7-4 Medical Consultations in Various languages

NPO AMDA International Medical Information Center



<https://www.amdamedicalcenter.com/>

Medical information net (NAVII)



<https://www.iryuu.teikyo-useido.mhlw.go.jp/znk-web/juminkanja/S2300/initialize>

Search for Medical Institutions



https://www.jnto.go.jp/emergency/eng/mi_guide.html

The following associations offer medical consultations in various languages.

NPO AMDA International Medical Information Center

English/Chinese/Korean/Thai/Spanish/Portuguese/Tagalog/Vietnamese

03-6233-9266 (10:00–16:00)

*No service on public holidays and Dec. 29–Jan. 3

The AMDA Center offers free medical consultations over the telephone in eight languages. Multilingual staff offer information about medical institutions, explain the Japanese health care system, and offer free interpreting services over the phone during consultations with medical professionals.

Medical information net (NAVII)

This website offers a search system to find a medical institution and to find a pharmacy in the whole country. (English/Chinese/Korean)

Search for Medical Institutions (Japan National Tourism Organization)

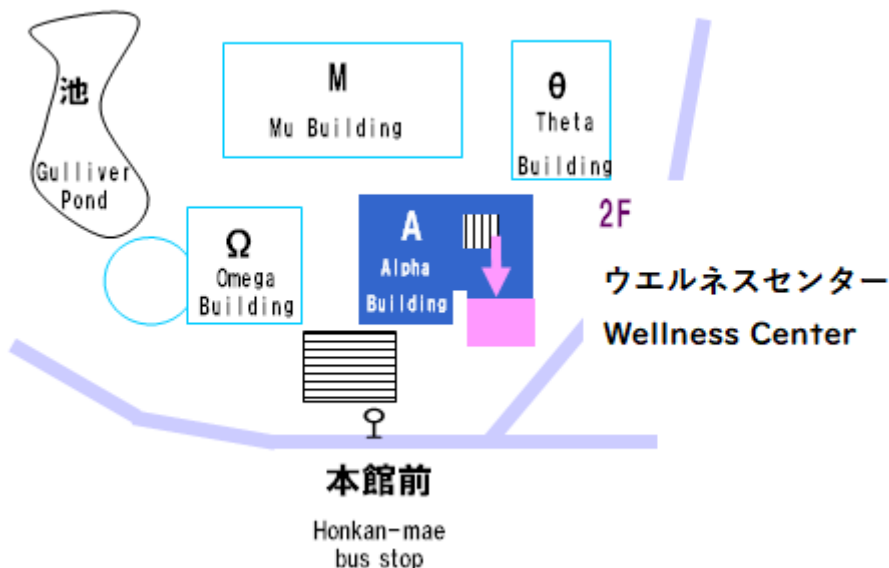
English/Chinese/Korean

This website offers a search system for medical institutions in multiple languages.

7-5 Medical Treatment on Campus

Wellness Center (weekdays, 9:00–17:00)

Students at SFC may receive medical treatment and counseling at the Wellness Center located on the second floor of the Alpha building.



Wellness Center

☎ Ext 52201 or 52207
or
0466-49-3411

AED



<https://www.hcc.keio.ac.jp/en/health/health/emergency/kyukyukega.html>

The Wellness Center was established to improve the physical and mental health of students, faculty members, and the administrative staff at Keio University SFC. It is equipped to handle temporary conditions like colds and coughs as well as chronic conditions like hypertension. Physicians, nurses, and public health nurses are available for examination, medication, and treatment (including first aid). Counseling on academic, career, personal, and social issues is also available.

Medical consultation and counseling are available in English.

Shonan Fujisawa Clinic (weekdays 9:15–12:00 / 13:00–16:15)

Medical checkups are available between Mondays and Fridays. Shonan Fujisawa Clinic is located inside the Wellness Center.

SFC Clinic



<http://www.hcc.keio.ac.jp/en/clinic/sfc-schedule.html>

Student Counseling Room

At the Wellness Center, experienced clinical psychologists are available for counseling services for students. This service is a valuable resource at SFC to promote better mental well-being, a fulfilling university life, and personal development. Do not hesitate to seek their support. Feel free to consult on anything that relates to student life, including your studies, relationships, career, and future plans.



gakuseisoudan@
sfc.keio.ac.jp



0466-49-3411

English-speaking counselors are available. We strictly protect the confidentiality of information shared during counseling sessions. Without your consent, we will not disclose to other people any private information that you share. This includes your family, friends, or faculty members. The information shared during the session will in no way affect your academic record.

Please inquire at the Wellness Center. You can also make an appointment by phone or email.

Payment

If you receive medical treatment at one of Keio's clinics, half of the cost of treatment and medication will be paid by the Keio Student Health Care Mutual Aid Association. You are responsible for the remaining amount.

- Research Students, JLP Students, KIP Students, and Short-term International Students will be required to pay all medical fees.
- The counseling service will be offered free of charge.

Security Staff

☎ Ext 52190 or 52191

or

0466-47-5114

During Nighttime, Holidays, and Outside of Wellness Center Office Hours

Security staff will handle the following procedures: make calls for the ambulance, lead the ambulance to where the patient is located, check and keep a record of the patient's ID, call the police if necessary, and provide basic first aid.

Annual Health Checkup

Every year the Health Center/Clinic carries out annual health checkups free of charge. The date of your checkup will depend on your faculty or graduate school, year, and gender. Please check the date on the Keio University Students Website. Please note that you can only take this health checkup on the designated date.

Students taking the checkup can print out a Certificate of Annual Health Examination from the certificate issuing machines (300 JPY per copy) throughout the academic year.

Health Checkup



<https://www.hcc.keio.ac.jp/en/health-checkup/index.html>

7-6 Hospitals/Clinics

病院(*byouin*) hospitals

クリニック
(*kurinikku*) clinics

紹介状 (*Shokai jo*)
a referral letter

内科(*naika*)
internal medicine

外科(*geka*)surgery

心療内科(*shinryo-naika*)
psychosomatic internal
medicine

眼科(*ganka*)
eye clinic/
ophthalmology

耳鼻科(*jibika*)
ENT(Ear, Nose, and
Throat)/otolaryngology

歯科(*shika*) dentist

皮膚科(*hifuka*)
Skin clinic/dermatologist

泌尿器科(*hinyokika*)
urology

婦人科(*fujinka*)
OB-GYN (obstetrics and
gynecology)

Which Institution to Visit

Medical institutions in Japan are divided into:

Large hospitals

- University-affiliated hospitals
- Public hospitals operated by prefecture or city
- Large private hospitals

Small clinics

- Local clinics

Large hospitals are equipped with hospitalization facilities and checkup tools. National and public hospitals maintain high level medical systems for each of their specialized medical departments. At hospitals with 200 beds or more, patients will be charged extra fees (7,000 JPY or more for the first visit) unless they visit with a referral letter(紹介状/*Shokai jo*) from a doctor. Also, walk-in patients usually have to wait quite a long time (almost a full day) before being able to see a doctor.

Small clinics are medical institutions with hospitalization facilities of 19 beds or fewer. Many of them have no hospitalization facilities at all. They are suitable for minor conditions.

It is advised to visit a clinic (doctor's office) first and further receive specialized treatment at a large hospital upon necessity.

Which Department to Choose

If you have an idea of what is wrong, you can select the specialist clinic that is best suited to your needs. However, most people will go to a general clinic for what's called "Internal Medicine" (内科/*naika*) which functions similarly to a General Practitioner (GP).

Contact Lenses/Prescription Glasses

You can buy prescription glasses without visiting an eye doctor. Most glasses shops give you a free eye examination.

However, many shops will not sell you contact lenses without a prescription issued by an ophthalmologist. When you buy disposable contact lenses, it is recommended to visit an ophthalmologist every 3 months to renew the prescription. This often applies to online shopping as well.

HIV Testing and HIV/AIDS Counseling

In Japan, some public health centers nationwide offer free, anonymous HIV testing and counseling.

Languages

Outside of Tokyo, it might be difficult to find hospitals/clinics with English-speaking staff. It is recommended to go with a person who speaks Japanese for communication support. If you need to make an appointment, the staff at the Office of International Affairs at SFC can assist you with the booking.

Most doctors usually can read and write English, so bringing notes about your medical information in English might be helpful.

Multilingual Medical Questionnaire

The website in the right column provides multilingual medical questionnaires to help people from overseas explain their injuries and symptoms to doctors and other medical personnel.

HIV Testing and HIV/AIDS Counseling Map



<https://www.hivkensa.com/language/en>

Important Medical Information

- ☐ Name
- ☐ Blood type
- ☐ Any illnesses currently being treated
- ☐ Any medicines you are taking
- ☐ Allergies
- ☐ Medical history
- ☐ Your religion
- ☐ Emergency contact information

Multilingual Medical Questionnaire



<http://www.kifjp.org/medical/>

What to Bring to a Hospital/Clinic

- ☐ My Number Card or NHI Card/ NHI Certificate of Eligibility
- ☐ Notes with your medical information
- ☐ Cash (5,000JPY~)
- ☐ Medicine you are now taking (if any)
- ☐ A referral letter (if you have one)

診察券(*shinsatsu-ken*)
A patient registration card

処方箋(*shohosen*)
A prescription

処方箋薬局(*shohosen yakkyoku*)
A prescription pharmacies

Examination Procedure

① Make an appointment

If you visit a doctor without an appointment, you may have to wait for a long period of time. However, some small clinics do not take reservations and see patients on a first-come, first-served basis. In such cases, please try to arrive at least 10 minutes before their opening time to reduce your waiting time.

Typically, clinic opening hours are 9:00–11:30 and 15:00–17:30.

At the reception desk, hand in your My Number Card, NHI Card, or NHI Certificate of Eligibility, along with your medical notes. Some medical institutions may refuse to see you if you do not have any of these. You may then be asked to fill out a medical questionnaire.

② When your name or number has been called, go into the examination room to see the doctor.

③ You may be asked to undergo additional tests, such as an X-ray, blood analysis, urine analysis, and/or ECG (electrocardiogram), per the doctor's instructions.

④ After the doctor has examined your condition, you will return to the waiting room to be called for payment. Most small clinics only take cash.

⑤ When you settle your bill at the cashier (usually at the same reception desk), you will receive a patient registration card (診察券 / *shinsatsu ken*) and a prescription (処方箋 / *shohosen*).

The patient registration card is used to find your medical records easily upon your next visit.

*A few clinics have an in-house dispensing system. where you will receive your medicine directly after payment.

⑥ Take your prescription to a dispensing pharmacy to receive your medicine. You will need to pay for the medicine separately. Please be aware that prescriptions are strictly valid for only 4 days, including the date of issue.

Medication

At the pharmacy/drug store, you may be asked if you prefer generic drugs (後発医薬品/*kohatsu iyaku hin*), which are interchangeable with brand-name drugs (先発医薬品/*Senpatsu iyaku hin*). They both have the same active pharmaceutical ingredients, dosage forms, strength, quality, indications, effects, directions, and dosage. Generic drugs are usually less expensive than the original drugs because the development cost is lower.

後発医薬品・ジェネリック (*kohatsu iyaku hin*)
generic drugs

先発医薬品 (*Senpatsu iyaku hin*)
brand-name drugs

Doctors will usually prescribe medicine that is covered by your insurance and available at local pharmacies. You may find yourself going home with a bag full of medication for just a three-day supply. If the doctor does not explain the efficacy of each medicine, do not be afraid to ask for clarification about what the medication is for.

Over-the-Counter Medicine (OTC)

You can buy non-prescription medicine at drugstores from pharmacists without visiting hospitals/clinics. If you experience a cold, headache, stomach issues, or get wounded, OTC (over the counter) medicine can be purchased at drugstores or large supermarkets.

7-7 Medical Institutions Nearby for International Students

Fujisawa Zengyo Family Clinic



<https://www.fzfc.jp/>

The following hospitals/clinics near SFC offer treatment in languages other than Japanese.

Fujisawa Zengyo Family Clinic

7-4-9 Zengyo, Fujisawa-city

English-speaking doctors available (Limited / Prior confirmation required).

TEL 0466-80-5815

6 km away from SFC

Kobayashi International Clinic



<http://5884-international-clinic.com/>

Kobayashi International Clinic

3-5-6-110 Tsuruma, Yamato-city

Medical treatment in English, Korean, Filipino, Thai, Spanish, and Vietnamese available. Schedule differs by language, so please check the website. (Japanese Only)

TEL 046-263-1380

13 km away from SFC

Fujisawa City Hospital



<https://www.city.fujisawa.kanagawa.jp/hospital/index.html>

Fujisawa City Hospital (Emergency hospital)

2-6-1 Fujisawa, Fujisawa-city

Volunteer interpreters are available for Spanish, Portuguese, Chinese, English, French, and Italian. An appointment is required. This hospital accepts new patients with a referral. New patients without a referral letter (紹介状 / *Shokaijo*) will be charged an additional fee from 7,700 JPY. Please note that referrals can be obtained at the University Health Service Center (medical consultation fees apply).

TEL 0466-25-3111

7.7 km away from SFC

Shonan Keiiku Hospital



<https://keiiku.gr.jp/>

Shonan Keiiku Hospital

4360 Endo, Fujisawa-city

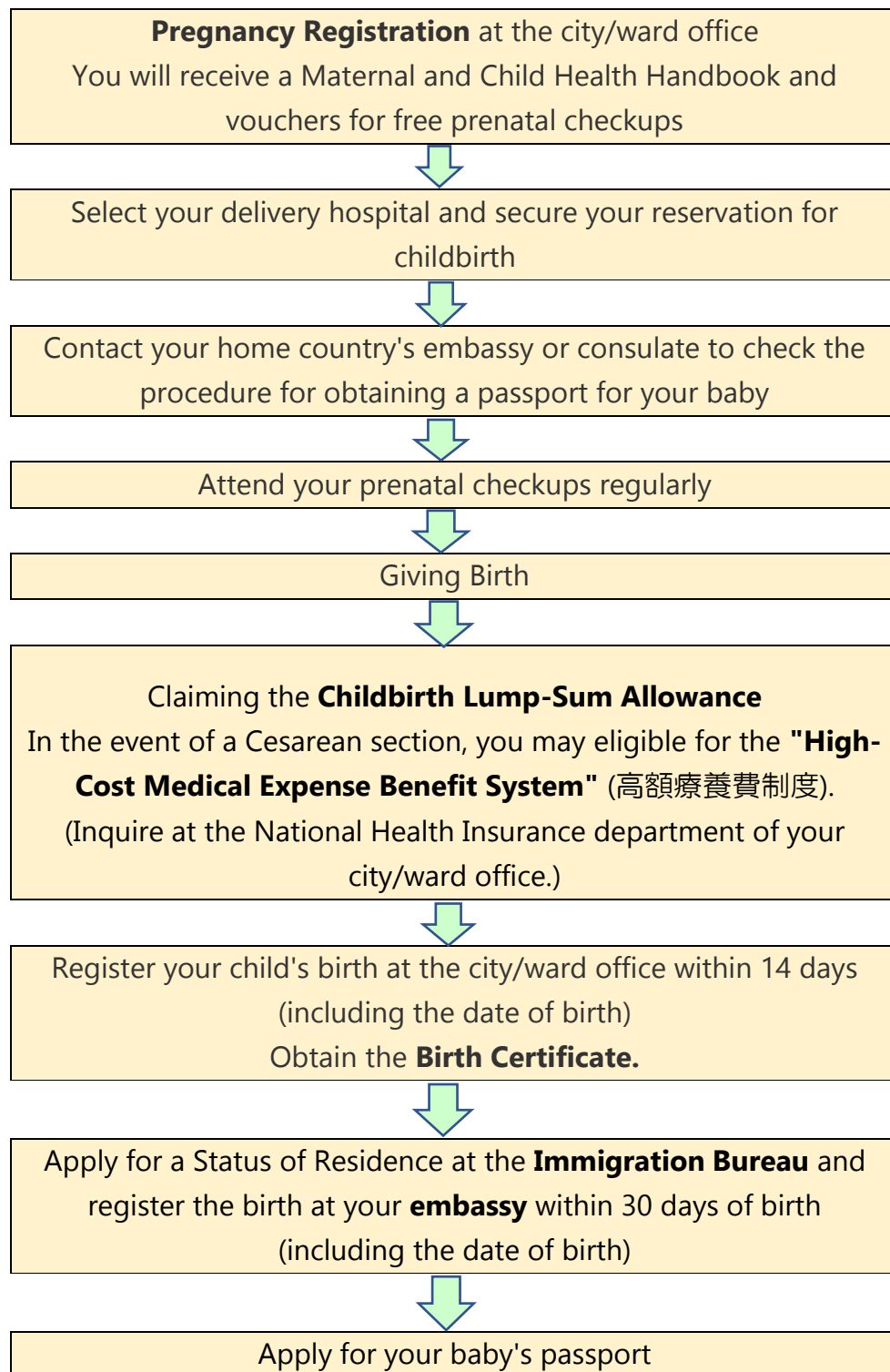
Possible to request an English-speaking staff to assist you. Please book your visit beforehand.

TEL 0466-48-0050 (9:00-17:00)

200m away from SFC

7-8 Pregnancy and Delivery

This is a procedure in case of pregnancy and delivery.



妊娠届(*ninshin-todoke*)
Pregnancy Notification
Form

母子手帳(*boshi-techo*)
Maternal and Child
Health Handbook

**Childbirth Lump-Sum
Allowance**
500,000 yen per child

出生届(*shusshotodoke*)/
出生届記載事項証明書
(*shusshotodoke kisai
jiko shoumeisho*)
birth certificate

7-9 Mental Health

Wellness Center Student Counseling Room



[gakuseisoudan@
sfc.keio.ac.jp](mailto:gakuseisoudan@sfc.keio.ac.jp)



0466-49-3411

Japan Helpline

toll free: 1-202-239-
1240
or 050-6879-9956
team@jhelp.com

Tell Lifeline



<http://telljp.com/lifeline/>

TEL: 0800-300-8355
Saturday 09:00 –
Monday 23:00
(Continuous service)

Tuesday – Thursday
09:00 – 23:00
Friday 09:00 – 02:00

Mental Health

Many aspects of university life have the potential to cause stress, including adjusting to a new living environment, fulfilling academic requirements, developing friendships, and preparing for and taking exams.

If you feel persistently unhappy or that you can no longer cope with the stress caused by everyday life, talking to someone such as a friend, counselor, staff, or faculty member about your anxiety may help you feel relieved.

Whether about academics or your future, regarding relationships with family, friends or significant others, or concerning anxieties of a general nature, please feel free to visit the Wellness Center Student Counseling Room. Counselors there will listen to your problems regarding any aspect of your student life and strict confidentiality will be maintained. For more information on appointments and inquiries, please contact the Wellness Center.

List of Helplines

If you wish to talk to someone outside of university, or if you need support outside of office hours, please **feel free to use** any of the services below:

Japan Helpline

Japan Helpline is Japan's 24-hour non-profit, nationwide emergency assistance service. Whether it is an earthquake, a toothache in the middle of the night, or you feel depressed, Japan Helpline offers a 24- hour, nationwide assistance service for the international community.

Tell Lifeline

Tell Lifeline is a free, confidential telephone counseling service, offering anonymous, non-judgmental, and caring support for teens, students, and adults in English.