

Category	Employee Health Insurance	National Health Insurance
Coverage	<p>20+ hrs/wk at companies with 51+ full-time equivalents</p> <p>30+ hrs/wk at smaller companies</p> <p>Mandatory enrolling companies:</p> <p>Incorporated: all eligible employees</p> <p>Unincorporated: all eligible employees if they have more than five employees.</p>	Self-employed, students, and those not eligible for Shakai Hoken
Premiums	<p>Split between employer and employees</p> <p>Employee pays 4.92% covering all dependents in a household.</p>	<p>Paid entirely by the individual</p> <p>Rate based on city, annual income, and number of family members.</p>
Co-payment Rate for Medical Expenses	70% of medical costs (80% for those 70+)	
High-Cost Medical Expense System	Rebate on co-payments exceeding a certain monthly amount based on income. (e.g. earnings of less than 3.7 million/yr capped at 57,600/mo)	
Injury and Sickness Allowance (傷病手当金)	Provides about 2/3 of salary for up to 18 months	Not available
Maternity Allowance	Provides about 2/3 of salary for up to 42 days (98 days in the case of multiple pregnancy) before and 56 days after birth	Not available
Childbirth Lump-sum Allowance	500,000 yen per child	
Enrolment (mandatory for all)	Employer is responsible	Individuals must enrol themselves at their city or ward office

residents of Japan)		
Dependents	Spouse, children, parents (if share the same residence), earning less than 1.3 million per year.	Each individual must be enrolled separately
Advantages	Lower individual costs, more comprehensive coverage, higher pension benefits, family coverage, automatic enrolment, better long-term financial security, exemption from premium payments during maternity leave	