

Fracture/Crack



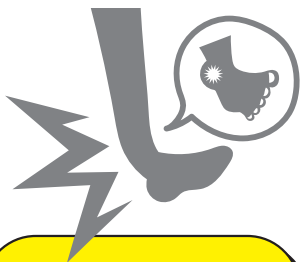
Requires a
physician's consent
(except for first aid)



Dislocation

How to Use Health Insurance at a Bonesetter's Clinic (Osteopathic Clinic)

Only five injuries are covered.



Sprain



Muscle strain



Contusion

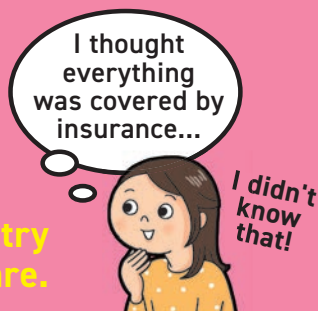
Production cooperation

Corporation of public interests
Japan Judo Therapist Association

The services provided at bonesetter's clinics are **"treatments"** performed by licensed judo therapists. This differs from **"medical examinations"** conducted by physicians.

Bonesetter's clinics are not hospitals, and the scope of services covered by health insurance is defined by the Judo Therapists Act and notifications from the Ministry of Health, Labour and Welfare.

I thought everything was covered by insurance...



I didn't know that!

In these cases, you pay the full amount yourself!

- Simple shoulder stiffness or back pain from daily life
- Age-related problems
- Numbness or pain caused by illness (rheumatism, herniated discs, gout, etc.)
- Chronic pain from past injuries
- Aftereffects of brain disorders or similar conditions
- Massage for relaxation purposes
- Pelvic alignment correction, hunched posture correction etc.

Case Study

Health Insurance Coverage at a Bonesetter's Clinic

Are You Using It Correctly?

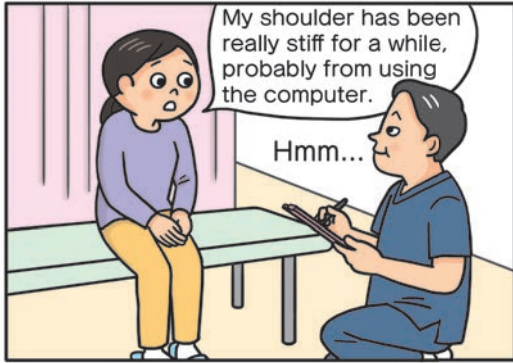


Case/

01

Even though it was treatment for chronic symptoms...

[Falsification of Pain Causes]



Not OK

Health insurance cannot be used for problems like daily fatigue, stiff shoulders, or muscle pain.

Using health insurance by reporting a cause of pain different from the actual one is improper use. Even if you are encouraged to do so, firmly refuse.

Also not covered

Some clinics advertise services like "postpartum pelvic correction" or "hunched posture correction" on their signs. However, these are treatments that require full out-of-pocket payment.

OK

Because this is everyday shoulder stiffness, you will have to pay the full amount yourself. You can't use health insurance for this, so it's not necessary to show your Myna Insurance card (My Number Card as a health insurance card) or any other health insurance card.



That's what I should have said!

"I don't want to cover up the cause, so paying the full amount myself is fine."



Case/

02

Even though there was only one injured area...

[Unjustified Increase in Treatment Areas]



Not OK

Even if you receive treatment together with an injury, health insurance cannot be used for treatments that are not related to the injury.

This may be considered improper billing because it is outside the scope of health insurance coverage. Please be careful not to confuse "injuries with clear traumatic causes" with "body maintenance."

Only these injuries are covered

- The cause is clearly identifiable
- Conditions where the body has been damaged by twisting beyond the joint's normal range of motion or by external force

OK

Massage requires full payment out-of-pocket. You can use health insurance to treat the foot injury.



That's what I should have said!

"Since health insurance shouldn't cover full-body massage, I'm fine with paying the full amount out of pocket."



Make sure you also have the right knowledge!

Judo therapy is a traditional treatment method derived from the ancient Japanese martial art of "jujutsu." It uses manipulative therapies (such as rubbing and kneading) and physical therapies (such as cooling, heat, electricity, and light) to stimulate the body's natural healing power and promote recovery from injuries and pain without surgery or medication.

Under health insurance, coverage is limited to judo therapy performed by nationally licensed judo therapists for "clearly traumatic injuries such as fractures, dislocations, contusions, sprains, and muscle strains."

Case/

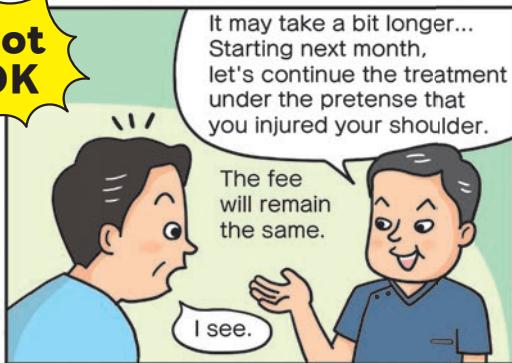
03

As treatment becomes prolonged...

["Injury Switching" (Changing the Reported Injured Site)]



Not OK



It is fraudulent to repeatedly receive treatment over a long period by claiming injuries to different body

Claims where the patient repeatedly experiences healing and new injuries every few months—first the lower back, then the shoulder, then the leg—and constantly claims to be injured over a long period raise suspicion. If the pain does not improve, it could be due to an underlying medical condition, which is concerning.



Bonesetter's clinics cannot perform medical procedures such as X-ray examinations or make medical diagnoses.

OK



We recommend that you visit an orthopedist or an internal medicine physician. An examination can clarify the exact condition of your injury, and treatments other than manipulative therapy might work.



That's what I should have said!

"I'm concerned, so I'm going to see a doctor to get checked out. I'll decide on future treatments after that."



Case/

04

Even though you're being treated at a hospital...

[Duplicate Visits to a Medical Institution]



Health insurance can't be used for the same condition at both a hospital and a bonesetter's clinic.

In this case, health insurance will apply only to treatment at the hospital. Treatment at the bonesetter's clinic must be paid in full out of pocket.



If the patient does not inform the bonesetter's clinic that they are "undergoing treatment at a hospital," it could unintentionally result in duplicate health insurance claims.

OK



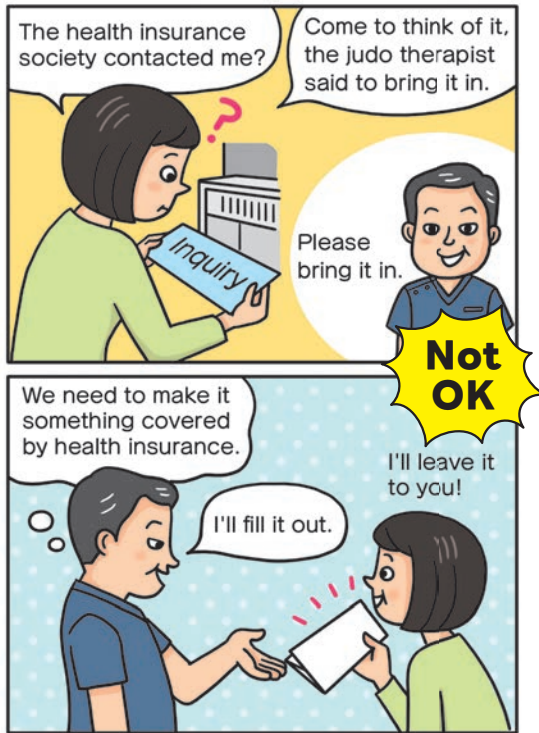
I'm already getting treatment for my sprain at a hospital, but I want to heal faster. Can I also get treatment here? I'm fine with paying the full amount out of pocket.



Special Case

When Your Health Insurance Society Contacts You

They may contact you by phone or letter to verify that there are no errors in the health insurance claim details.



If you are contacted, always respond personally.

If you receive a letter of inquiry from the health insurance society, you must respond yourself. Even when confirming with a bonesetter's clinic, please verify the information yourself to ensure there are no discrepancies.



Providing an inaccurate response, even if it's unintentional, could result in improper use.

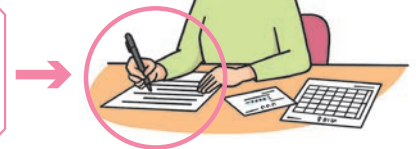
*If the practitioner fills it out on your behalf due to an injury to your dominant hand, etc., please verify the contents and stamp it with your thumbprint.

OK



I have to fill it out honestly and submit it myself!

- Cause of pain
- Treated area
- Number of treatment days etc.



To avoid confusion when contacted

✓ Review the "Application for Reimbursement of Medical Expenses" to make sure everything is correct

Please confirm details such as the name of the injury, the cause, and the number of treatment days before signing the authorization for direct payment.

✓ Obtain and keep receipts and itemized statements

All treatment facilities are required to issue receipts, and most facilities are required to issue itemized statements, free of charge.

➔ **Don't throw away your receipts and itemized statements—keep them safe. It's recommended to make a note alongside them of when you received treatment and for what injury.**

To ensure your insurance premiums are used responsibly, we ask that you use health insurance with the correct knowledge.

For the sake of your precious body, choose a bonesetter's clinic that can clearly explain what is and isn't covered by health insurance.

- We are conducting public awareness activities to ensure the proper payment of medical expense reimbursements.

General Incorporated Payer's Association for Better Healthcare

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