3 Childbirth Expenses and Allowances

As pregnancy and childbirth are not illnesses, they are not generally covered by health insurance.

C-sections and other surgical procedures are covered by health insurance as exceptions.

3-1 Lump-sum allowance for childbirth

This is a system for paying out 420,000 yen to cover the expenses for delivery when the mother is enrolled in health insurance or the national health insurance. However, if the delivery is not covered by the Japan Obstetric Compensation System for Cerebral Palsy, such as when the duration of pregnancy is less than 22 weeks, the amount paid is 404,000 yen.

There are two types of payment in this system.

(1) Direct payment

With this method, the medical institution requests and receives the lump-sum allowance for childbirth on the mother’s behalf. As the lump-sum allowance is paid directly to the medical institution, you do not have to pay the full amount of the childbirth expenses at the payment counter when leaving the hospital.

(2) Proxy recipient

With this method, when requesting the lump-sum allowance for childbirth from the Health Insurance Association or other association you are enrolled in, you can entrust medical institution where your child will be born to receive the allowance so that the lump-sum allowance is paid directly to the medical institution.

3-2 Childbirth allowance

If you are enrolled in health insurance yourself and must take a leave of absence from work without pay, you will be eligible to receive a childbirth allowance for the duration you were absent within the period starting 42 days before birth (the due date) (98 days for multiple births) and ending 56 days after birth. In principle, you are eligible to receive the amount equivalent to two thirds of your wages per day as childbirth allowance during your maternity leave from your health insurance. However, if you receive wages from the company you work for during your leave, and the amount you receive from the company is greater than the childbirth allowance amount, you are not eligible to receive the childbirth allowance.

The date of birth is included in the period prior to the date when the child is born. If the actual date of birth is later than the due date, you will be also eligible to receive a childbirth allowance for the delayed period.

3-3 Childcare leave benefits

(1) Provision during childcare leave

If you are enrolled in employment insurance and take childcare leave to care for a child who is less than one year of age (one year and two months if certain conditions are met or one year and six months or two years if certain other conditions are met) and meet the following conditions, you will be eligible to receive childcare leave benefits by applying for the benefit at Hello Work, in principle. (For the first six months, you will receive the amount equivalent to 67% of your wages prior to the start of the leave. After that, you will receive 50% of your wages prior to the start of the leave.)

- Conditions for receiving the benefits

i. You have worked more than 11 days per month or more than 80 working hours per months as the bases of wage payment for 12 months or more during the two years prior to the start date of your childcare leave.

ii. You meet certain conditions such as your wages during childcare leave drop to less than 80% of the wages you made when starting your leave.

(2) In the case of a temporary worker (employee with a fixed-term contract)

A temporary worker (an employee with a fixed-term contract) must satisfy all of the following conditions at the start of the childcare leave, in addition to the conditions above:

i. Employed by the same company (same business owner) for more than one year

ii. It is unclear that the employment contract will end before his/her child turns one year and six months old (two years old if the childcare leave starts after the child is one year and six months old due to reasons such as the child being unable to enter daycare).

3-4 Child allowance

The child allowance is paid to ensure a stable home environment and the healthy development of the children.

This allowance is paid when the child and the person raising the child are both living in Japan.

(1) Eligibility

Person raising a child until the first March 31st after their 15th birthday

(2) How to receive the child allowance

- Submit an application for the allowance to your local municipality.
- In principle, the allowance is paid starting from the month following the month in which the application is submitted.
- You need to submit the new application when a new child is born or when you move to another municipality

(3) Amount

Age of child	Amount of child allowance (monthly amount per child)
Under 3	15,000 yen
From 3 years until the first March 31st after their 12th birthday	10,000 yen (15,000 yen for the third and subsequent children)
From the first March 31st after their 12th birthday until the first March 31st after their 15th birthday	10,000 yen

* If the income of the person raising the child is at or above income threshold, 5,000 yen a month (5,000 or 0 yen a month from June 2022 onward) is paid.

* "Third and subsequent children" means the third child and subsequent children among the children who have not reached the first March 31st after their 18th birthday and are being raised.

(4) Payment timing

As a rule, child allowance is paid altogether once in 4 months (June, October, and February).