



On My Soap Box

A knock at the door came the other day, and when I answered it, found that it was one of the local package delivery men. I hadn't been expecting anything, but as it is fairly common for a friend or one of the collectors to send a package of snacks now and then, this was not unusual.

But this package wasn't something to eat; when I opened it up I found quite a nice selection of housewares - some soaps, towels, and suchlike. This was a bit unusual, so I looked at the shipping label to see who had sent it. My local city hall.

Now this was a puzzle. Why on earth would somebody in the city office be sending me a package of soap? Were they trying to tell me something? We read in our history books that when foreigners first came to Japan they were considered to be 'smelly', but I rather doubt that this package could have any such nuance!

I found a small slip of paper in an envelope nestled among the goods, and when I read it I discovered the explanation. It seems that this package came from the bureau that handles medical insurance matters, and this was a present being sent to me because nobody in my family had made any claims on the national health insurance in the previous year.

Now actually, I very rarely go to the doctor, and am sure that I haven't been for a few years now, so I guess this must be a new policy of theirs, because unless I'm misremembering, I've never seen this before. I'm not quite sure why they would do this; are they trying to encourage people to stay home and not go to see the doctor? If somebody had been healthy for eleven and a half months, then was feeling a bit ill - might they avoid going to the doctor so that they could get the present? Would that be a good idea?

But I suppose there are no such devious thoughts behind this. I am sure that the medical insurance system is under severe financial pressures, and people who never go to the doctor are fairly rare, so perhaps it is just a 'thank you' gesture towards people who are placing no further burdens on the system.

Our family in general has been relatively free of medical problems; as far as I know my father has never been hospitalized (other than for an injury in a car accident), and he is nearly 80, and I think my mother has never spent more than one night in hospital (other than when giving birth to her kids). So I guess my genes are basically sound, and as my own living habits are moderate, I shouldn't anticipate many problems. I don't smoke, drink very little, eat lightly, exercise moderately, and have a generally stress-free routine. I'm not specifically trying to live in a healthy way, that's just the way that things seem to be turning out.

But I had to laugh a bit at this episode - I paid upwards of 350,000 yen in insurance premiums last year, and 'all' I got back was this package of soap ... pretty expensive stuff! But of course, that's not how we should think about insurance, and when I consider it more carefully, I should be very happy to be in the situation of making no medical claims. I hope that this can continue for many more years - paying out, but receiving nothing in return!

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