

○About the National Health Insurance Premiums (Tax)

1. Mechanism of National Health Insurance Premiums (Tax)

The sum of national health insurance premiums (tax) is calculated by deducting national government grants and co-payments from the annual medical care costs estimated by each municipality. This amount is allocated for the following four factors. Then, national health insurance premiums (tax) per household are determined by combining these factors.

Income	Calculated on household' s incomes
Assets	Calculated on household' s assets
Equality	Calculated per member in the household
Equity	Calculated per household

※The combination may vary depending on the municipality.

※Those who are aged 40 to 64 shall pay also long-term care insurance premiums at the same time.

2. Notes for national health insurance premiums (tax) payment

- National health insurance premiums (tax) are annually calculated.
- The head of a household shall pay their national health insurance premiums (tax). (Even if the head is a member of his/her workplace health insurance, the head shall in principle pay the national health insurance premiums (tax) for other household members who are members of Kokuho.)
- Delay in Kokuho membership application does not exempt you from paying the amount of your national health insurance premiums (tax) calculated from the month of eligibility.
- If you join in Kokuho in the middle of a fiscal year, you shall pay your national health insurance premiums (tax) from the month you join in Kokuho.
- If you withdraw from Kokuho during a fiscal year, you shall pay your national health insurance premiums (tax) from the first month of the fiscal year to the previous month of your withdrawal.

3. How to pay national health insurance premiums (tax)

There are two ways: ordinary collection through tax notice or bank transfer and special collection through pension. Those who satisfy the following requirements are eligible to the special collection:

- ① A person who receives pension exceeding 180,000 yen a year
- ② A head of household where all household members who join in Kokuho are aged 65 and older and who is an insured person of Kokuho and a pensioner
- ③ A person eligible to the special collection for long-term care insurance premiums
- ④ A person whose sum of long-term care insurance premiums and national health insurance premiums (tax) is lower than a half of the pension benefits

☆ “Bank Transfer” is useful to pay your national health insurance premiums (tax). Please contact the municipality designated banks to make an application.

4. Non-payment of national health insurance premiums (tax)

The following actions are taken for those who have not paid their national health insurance premiums (tax) for no particular reason. Pay your national health insurance premiums (tax) bill before due date.

- (1) You will receive a reminder after due date.
- (2) Short-Term Health Insurance Certificate will be issued instead of National Health Insurance Card.
※Short-Term Health Insurance Certificate expires quickly, and renewal is required more often.
- (3) If you have not paid for more than a year, you shall return your National Health Insurance Card and will receive Eligibility Certificate of Insured Person.
※You have to pay all the cost of medical care you receive.
- (4) If you have not paid for a year and a half, provision of benefits from Kokuho may be entirely or partly suspended.
- (5) Further non-payment may deduct the unpaid tax bill from the suspended benefits.
※Your property may be seized.
※The Eligibility Certificate of Insured Person is only to certify your eligibility for Kokuho membership and shall not be used as the National Health Insurance Card. When you see a doctor, you have to pay the full amount for the medical services and claim for benefits later at a Kokuho desk. Provision of benefits from the long-term care insurance for Category 2 Insured Person may also be restricted.

5. Those who don't understand Japanese

Foreign language speakers may not be available at city halls or town halls.

Please try to find someone who understands Japanese and ask him/her to come with you for consultation or application.

Pay your national health insurance premiums (tax) bill before due date.

