

○About the National Health Insurance Tax

1. Mechanism of national health insurance tax

The sum of national health insurance 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 three factors. Then, national health insurance tax per household are determined by combining these factors.

Income	Calculated on household' s incomes
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 tax payment

- National health insurance tax are annually calculated.
- The head of a household shall pay their national health insurance tax. (Even if the head is a member of his/her workplace health insurance, the head shall in principle pay the national health insurance 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 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 tax from the month you join in Kokuho.
- If you withdraw from Kokuho during a fiscal year, you shall pay your national health insurance tax from the first month of the fiscal year to the previous month of your withdrawal.

3. How to pay national health insurance 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 tax is lower than a half of the pension benefits

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

4. Non-payment of national health insurance tax

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

- (1) You will receive a reminder after due date.
- (2) If you are behind on your taxes for more than one year and got medical care at a health institute, you shall pay the full amount of the medical bill and then go to your Kokuho desk to get reimbursed for the amount covered by the insurance. Also, if there is a nursing care insurance category 2 insured person in your household, payment of nursing care benefits may be restricted.
- (3) If you have not paid for a year and a half, provision of benefits from Kokuho may be entirely or partly suspended.
- (4) Further non-payment may deduct the unpaid tax bill from the suspended benefits.
※Your property may be seized.

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.

