

Explanation of National Health Insurance Premiums

1 **Payment obligor :** The head of a household is obliged to pay premiums for the insured members of the household. Even if a householder is covered by the health insurance of his/her workplace or the latter-stage elderly health insurance, if there is a household member insured by the national health insurance, the householder is obliged to pay the premium; in such a case, the householder is regarded as a pseudo-householder (the national health insurance premium is not imposed).

2 **Premiums :**

Premiums	{	Basic amount (medicine premium)	—————	{ Income-based-rate premium Equal-rate household amount Even-rate individual amount	}	Calculated for a household and all of its insured members
		Amount imposed for latter-stage elderly support (elderly support premium)	—————	{ Income-based-rate premium Equal-rate household amount Even-rate individual amount	}	Calculated for a household and all of its insured members
		Amount imposed for nursing (nursing premium)	—————	{ Income-based-rate premium Equal-rate household amount Even-rate individual amount	}	Calculated for a household and all of its insured members aged 40 to 64

- * The basis of assessment for the income-based-rate premium (base amount) is the total income, etc. minus the base exemption (430,000yen).
- * If there is a person who has been insured for less than 12 months, the adjustment amount column in the notification form (excluding temporary calculation) shows the increase/decrease amount resulting from the monthly calculation of the relevant premium.
- * The income-based levy in the “National Health Insurance Premium Individual Breakdown” indicates the amount for 12 months even if the person has been insured for less than 12 months; however, the actual levy is calculated according to the number of insured months (Medicine and elderly support: the number of insured months, Nursing support: the number of months at the age of 40 to 64).
- The national health insurance premiums are subject to the deduction of social insurance premiums.
- Reduction of the equal-rate household premium and even-rate individual premium
 - The equal-rate household premium and even-rate individual premium are reduced in accordance with the total incomes, etc. (prior to base exemption) of a householder (including a pseudo-householder) and insured members of the household.

Reduction rate	Judgment criteria	*Partly revised in fiscal year 2023
70% reduction	Households with a total income of $[430,000 + 100,000 \text{ yen} \times (\text{number of persons with employment income or pension income minus one})]$ or less	
50% reduction	Households with a total income of $[430,000 + (295,000 \text{ yen} \times \text{number of insured persons}) + 100,000 \text{ yen} \times (\text{number of persons with employment income or pension income minus one})]$ or less	
20% reduction	Households with a total income of $[430,000 + (545,000 \text{ yen} \times \text{number of insured persons}) + 100,000 \text{ yen} \times (\text{number of persons with employment income or pension income minus one})]$ or less	

- * For people aged 65 or older who have public pension income, an amount of 150,000 yen is deducted from their income in the calculation of premiums.
- * The equal-rate household premium and even-rate individual premium are reduced only when a householder and all insured members have reported their income.
 - The even-rate individual premium (the amount after the above reduction if applied) for a preschool child is reduced by 50%. (Indicated as “child” in the reduction category)
- The premiums may be reduced upon application for a person who has a certificate or notification of employment insurance qualification after leaving a job due to bankruptcy or dismissal.
- For childbirth insured persons whose date of birth is on or after November 2023, the premiums may be reduced upon notification.
- When there is a change in the status of insured members, the premiums are recalculated accordingly; additional premiums may be charged for shortages or the excess may be returned or appropriated
- When a premium for each term includes fractions of one yen, the sum of the fractions is added to the premium for the first term/ or the next term after the third term.
 - A person who turns 40 years old during the fiscal year must pay the premium for nursing calculated beginning from the month that includes the day before their birthday.
 - In principle, the premium for nursing imposed on those who turn 65 years old during the fiscal year is calculated for the period from April or from the month of their registration to one month before the month that includes the day before their birthday, and divided evenly for each term by the number of terms until the end of the fiscal year.
 - A person who turns 75 years old during the fiscal year must pay the premiums until the month before the month of their birthday. In principle, however, if there is/are other insured member(s) in their household, the premiums must be paid evenly for each term until the end of the fiscal year.
- When a person insured by an employed people’s health insurance association transfers to the latter-stage elderly health insurance system, his/her dependents (aged 65 to 74) must join the national health insurance system and pay premiums. However, the premiums may be reduced upon application. (Exemption according to the ordinance)
- When a person covered by the national health insurance transfers to the latter-stage elderly health insurance system and the number of insured persons in the household decreases to one, the equal-rate household premiums for medicine and elderly support are reduced by half from the month that includes the date of transfer until the end of the fiscal year, as well as from the next fiscal year until the fifth year after the transfer (specified households), and reduced by a quarter from the sixth until the eighth fiscal year after the transfer (specified continuing households). (Indicated as “Single” in the reduction category)
- Imposition and payment of premiums: Your premiums have been determined according to Article 76 of the National Health Insurance Act and Articles 21, 26-6, 26-6-3, 26-6-10, 26-9 and 26-12 of the Kanazawa City National Health Insurance Ordinance. Please pay the premiums by each due date at a specified financial institution, specified proxy financial institution, proxy-receiving financial institution or premium collection contractor of Kanazawa City. Payment via payment slips or bank transfer is referred to as “normal collection”.

When the collection amount is indicated in the section for special collection (deduction from pensions):

- Start of special collection of national health insurance premiums
Your premiums are specially collected from your pensions according to Article 135 of the Long-time Care Insurance Act, which will be applied mutatis mutandis pursuant to Article 76-4 of the National Health Insurance Act.
- The national insurance premium for the following year (temporary collection)
In accordance with Article 140 of the Long-time Care Insurance Act, which will be applied mutatis mutandis pursuant to Article 76-4 of the National Health Insurance Act, the same premium as the amount of special collection in February of the fiscal year is collected temporarily, until the premium for the following year is determined. If the amount is changed, you will be notified separately. The premium for people who turn 75 years old in the fiscal year will be collected by normal payment.

3 **Late-payment charge :** If a premium payment is overdue, a late-payment charge is imposed at an annual rate of 14.6% (7.3% for the one month period from the due date), calculated according to the number of days from the day after the due date to the payment date. However, as for the period after January 1, 2021, if the average loan rate prescribed pursuant to Article 93-2 of the Special Taxation Measures Law in the fiscal year plus 1% (referred to as “late-payment charge special standard rate” hereafter) is lower than 7.3%, the above rates will be modified as follows:

- 1) 14.6% is modified to the late-payment charge special standard rate plus 7.3%.
- 2) 7.3% is modified to the late-payment charge special standard rate plus 1% (Maximum of 7.3%).

4 **Reminders :** If a premium payment is overdue, a reminder is issued within 20 days of the due date.

5 **Disposition of delinquency :** If a premium payment is not completed within 10 days of the date on which the reminder is issued, a disposition of delinquency may be executed.

6 **Qualification certificate :** If delinquency continues, insurance cards may be confiscated and qualification certificates may be issued instead. In this case, you must pay the full amount of medical costs at medical institutions on a temporary basis (unless there are special circumstances such as a disaster or other situations prescribed by laws and regulations).

7 **Restriction of benefits :** In the case of delinquency, medical benefits may be restricted.

If you have any questions about your premium, please contact Kanazawa City Insurance and Pension Section (TEL: 076-220-2256/ FAX: 076-232-5644).

Requests for examination and filing of appeals

1. If you have a complaint about the disposition of your delinquency, you can contact the Ishikawa Prefecture National Health Insurance Review Board to request an examination (Medical Treatment Policy Division, Health and Welfare Department: 1-1 Kuratsuki, Kanazawa City) within three months of the day after receipt of the notification of the disposition.
2. You can file an appeal for cancellation of the disposition only after the decision on your request for examination stated in 1. above has been made. You need to file a suit against Kanazawa City (represented by the Mayor) within six months of the day after receipt of the notification of the decision; however, you can file an appeal before the decision on your request is made in one of the following cases:
 - (1) A decision on your request is not made within three months of the day after your request is made.
 - (2) Emergent proceedings are required to avoid significant damage arising from the disposition, the execution of the disposition or the continuance of proceedings.
 - (3) There is good reason for not making a decision with regard to your request.
3. Notwithstanding the above, you cannot request an examination if one year has passed starting from the day after your disposition within the period stated in 1. above; also, you cannot file an appeal for cancellation of your disposition if one year has passed starting from the day after the decision has been made on your request within the period stated in 2. above. However, if there is good reason, you may request an examination or appeal for cancellation of the disposition after the periods stated in 1. or 2. above, or even after one year has passed starting from the day after your disposition or the day after a decision has been made on your request.