

# Information about National Health Insurance

## This notification of national health insurance premiums is for the payments in April (1st term) and May (2nd term).

- The premiums for the 1st and 2nd terms are calculated provisionally based on the total income of fiscal 2022, since the total income of fiscal 2023 (the basis of calculation) is not determined as of April 1, 2024.
- The final fiscal 2024 amount for the health insurance premiums is determined in June 2024 when the total income amount for fiscal 2023 is determined.
- If there is a difference between the notified amount and the final amount, the premiums will be adjusted from the 3rd term onward.
- If you have joined your employer's health insurance, you need to leave National Health Insurance. If you complete the leaving procedures after early April, the modified premiums will be notified in June or later.

## About the premiums for fiscal year 2024

The premiums for National Health Insurance are the total of the equal-rate household premium, even-rate individual premium and income-based-rate premium.

### Annual Premiums for Households

Premium (annual)	All insured members		People aged 40 to 64
Category	Medicine	Elderly support	Nursing
	Premiums to be used for the medical costs of people covered by Kanazawa City National Health Insurance	Premiums paid by working people (aged 74 or younger) to support the latter-stage elderly health insurance system	Premiums to be paid by people in Category 2 covered by the nursing insurance
(1) Income-based rate	7.40 % of the former provisory income <sup>(*)</sup> of all insured members [Same as last year]	2.58 % of the former provisory income <sup>(*)</sup> of all insured members [Same as last year]	2.34 % of the former provisory income <sup>(*)</sup> of all Category 2 people covered by the nursing insurance [Same as last year]
(2) Even rate (per insured person)	24,000 yen [Same as last year] <sup>(*)</sup>	10,320 yen [Same as last year] <sup>(*)</sup>	11,880 yen [Same as last year]
(3) Equal rate (per household)	19,800 yen [Same as last year]	6,720 yen [Same as last year]	6,000 yen [Same as last year]
(1)+(2)+(3) = Annual premium			
Maximum amount	650,000 yen [Same as last year]	220,000 yen	170,000 yen [Same as last year]

(\*) Former provisory income: Total income, etc. minus the basic deduction of 430,000 yen

(\*) The even-rate individual premium for a preschool child is reduced by 50%.

- If the householder or any insured member has not reported his/ her income, you need to submit the National Health Insurance Premium Declaration to receive a premium reduction related to income.
- Involuntarily unemployed people may receive a reduction of premiums and a share of medical costs upon notification.  
Subjects: People who were younger than 65 years old as of the unemployment date, and who have a certificate or notification of employment insurance qualification issued for the following reasons.  
Period: From the day after your employment ends to the end of the next fiscal year (end of March).
  - Special qualified recipient: a person who is unemployed due to their employers' reasons such as bankruptcy and dismissal; Unemployment reason code: 11, 12, 21, 22, 31, 32
  - Unemployed persons; a person who is unemployed due to termination of employment; etc. Unemployment reason code: 23, 33, 34
- For childbirth insured persons whose date of birth is on or after November 2023, the premiums may be reduced upon notification.
- If it becomes difficult to pay premiums due to a disaster, etc., an application can be made to be exempt from paying premiums.
- In the following cases, special collection (deduction from pension) may be cancelled and changed to normal collection (via payment slips, etc.).
  - When the sum of the national health insurance premium and nursing insurance premium exceeds half of the householder's pension
  - When the annual premiums are reduced
  - When the householder turns 75 years old and transfers to the latter-stage elderly health insurance system
  - When a member of the household younger than 65 becomes insured etc.
- When a member turns 75 years old and transfers to the latter-stage elderly health insurance system, he/she will be notified separately of the premium. The national health insurance premium for persons who turn 75 years old covers the period until the month before the month of his/her birthday.
- Due to a legal amendment, there is no exemption from premiums for FY2015 or later when two years have passed since the day after the first due date of the year.

## How to pay national health insurance premiums

- Payment via payment slips  
Please pay using the payment slips enclosed with the payment notification form at a financial institution or convenience store, or by using a smartphone payment application.  
Please see the rear side of the payment notification form for the financial institutions, convenience stores and payment applications that can be used.
- Payment via bank transfer  
Upon application for payment via bank transfer, the premiums will be deducted from the account you have specified at the end of each month (following bank business day if the end of the month is a holiday). In general, bank transfers will begin the month following your application.  
If you wish to pay via bank transfer, apply using the bank transfer request postcard enclosed or via the official website of Kanazawa City. (Only Hokkoku Bank, Hokuriku Bank and Fukui Bank can be used when applying via the website.)
- Special collection  
The premiums are deducted from your pension.

## The national health insurance premium reduction and exemption system for people who suffered from the 2024 Noto earthquake

For those for which (A) or (B) are applicable, national health insurance premiums will be reduced or exempted upon application. See the Kanazawa City website or ask us for more information.

(A) A residence (a house located in the same location as the affected household at the time of the disaster) has fallen into one of the following states: complete destruction (incl. complete destruction by fire), large-scale half collapse, middle-scale half collapse, half collapse (incl. half collapse by fire), quasi-half collapse, inundation above floor level

(B) Those who relocated from the Noto region (Wajima City, Suzu City, Anamizu Town, Noto Town, Nanao City, Hakui City, Shika Town, Hodatsu-shimizu Town, Nakanoto Town) and the household's main financial provider experiences any of the following; death, seriously injured, missing, business closing or suspension, unemployment

## Notification of Payment of National Health Insurance Premiums (provisionally calculated)

Inform us of the number when you make an inquiry.

保険証番号	
通知書番号	

The difference in premiums for the 1st and 2nd terms will be adjusted from the 3rd term onward.

金融機関名		
口座種別	振替区分	口座番号
口座名義人		

納期	第 1 期	第 2 期
納付額	円	円
納期限		

## Please use the individual card (My Number Card) as your health insurance card.

- Health insurance cards will be abolished from December 2, 2024 and eligibility verification will be performed via the health card integration with the My Number Card.
- When the medical institution is not equipped with a facial recognition card reader, it is necessary to present the health insurance card as before. Please confirm the medical institutions and pharmacies with facial recognition readers via the Ministry of Health, Labour and Welfare website.
- It is necessary to register your My Number Card for use. Please use your PC (with a card reader) or smart phone for registration.
- If you are unable to register the card by yourself, you can receive assistance for registration at Kanazawa City Hall.
- Please see the Kanazawa City website for the details (about integration of My Number Card and health insurance card)



Scan here for the details.

## Inquiries

Kanazawa City Insurance and Pension Section Tel : 076-220-2255~2258 Fax : 076-232-5644

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Kanazawa City official website

(Kanazawa City National Health Insurance)

\* The Medical Insurance Section changed its name to the Insurance and Pension Section from April 2024, and the location was moved from the 1st floor to the 2nd floor of City Hall No.1 Building.



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