Information about National Health Insurance

Notification of Payment of National Health Insurance Premiums to be paid from the 3rd term (June) to 12th term (March) for FY2025

- In the payment notification (provisional calculation) sent in April, the 1st-term and 2nd-term premiums were calculated provisionally based on the total income amount, etc. for the year 2023; the annual premiums for FY2025 have been recalculated and finalized based on the total income amount, etc. for the year 2024.
- The deficiency or excess in the premiums of the 1st-term and 2nd-term arising from the finalized annual premium for FY2025 has been adjusted in the premiums for the 3rd-term (June) and subsequent terms.
- If you have joined your employer's health insurance, you need to leave National Health Insurance*. If you complete the leaving procedures after early June, the modified premiums will be notified in July or later.
  * Please refer to our website for the withdrawal procedure. For electronic applications, you can proceed by scanning the 2D code on the reverse side.
- If you moved to Kanazawa City on January 2 or later, only the even-rate individual premium and equal-rate household premium are calculated in the notification. As soon as the information about your income for the year 2024 is obtained from your previous living place, the premiums for FY2025 will be recalculated, and if there is a change in the premiums, the annual premiums for FY2025 will be notified in July or later.

About the premiums for fiscal year 2025

In fiscal year 2025, we revised the insurance premium rate to reflect increases in medical expenses due to upgrading in medical care and other factors.
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	9.08 % of the former provisory income (*1) of all insured members	2.74 % of the former provisory income (*1) of all insured members	2.42 % of the former provisory income (*1) of all Category 2 people covered by the nursing insurance
② Even rate (per insured person)	24,000 yen [Same as last year] (*2)	11,280 yen (*2)	12,360 yen
③ Equal rate (per household)	25,200 yen	7,440 yen	6,000 yen [Same as last year]
(1)+(2)+(3) = Annual premium			
Maximum amount	650,000 yen [Same as last year]	240,000 yen	170,000 yen [Same as last year]

(*1) Former provisory income: Total income, etc. minus the basic deduction of 430,000 yen
(*2) 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 (due to their employers' reasons such as bankruptcy, dismissal or employment termination) may receive a reduction of premiums and a share of medical costs upon notification, if the following conditions apply to them.
  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 reason of 11, 12, 21, 22, 23, 31, 32, 33 or 34.
  Reduction: The basis of assessment for the income-based-rate premium in the notification has been reduced to 30% of the salary before unemployment. The reduction term is from the first day following separation to the end of the next fiscal year.
- For childbirth insured persons within six months of giving birth, the insurance 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 (basic pension for the elderly if receiving both the old-age pension for employees and the basic pension for the elderly)
  ○ When the annual premiums are reduced
  ○ When the householder turns 75 years old and transfers to the latter-stage elderly health insurance system during the fiscal year.
  ○ 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. If there are multiple members of your family covered by the national health insurance, the premium for the person who turns 75 years old for the period until the month before the month of his/her birthday and the premiums for other insured members are added, and the total amount is divided for each month until the 12th term (end of the fiscal year).
- For each fiscal year's insurance premiums, no decision to reduce or otherwise adjust the assessment may be made after two years have elapsed from the day following the first due date of that fiscal 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.) A notice about the start of automatic bank transfers will be sent out in the month the transfers begin.
  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. Please scan the 2D code on the reverse side)
- Special collection
  The premiums are deducted from your pension.

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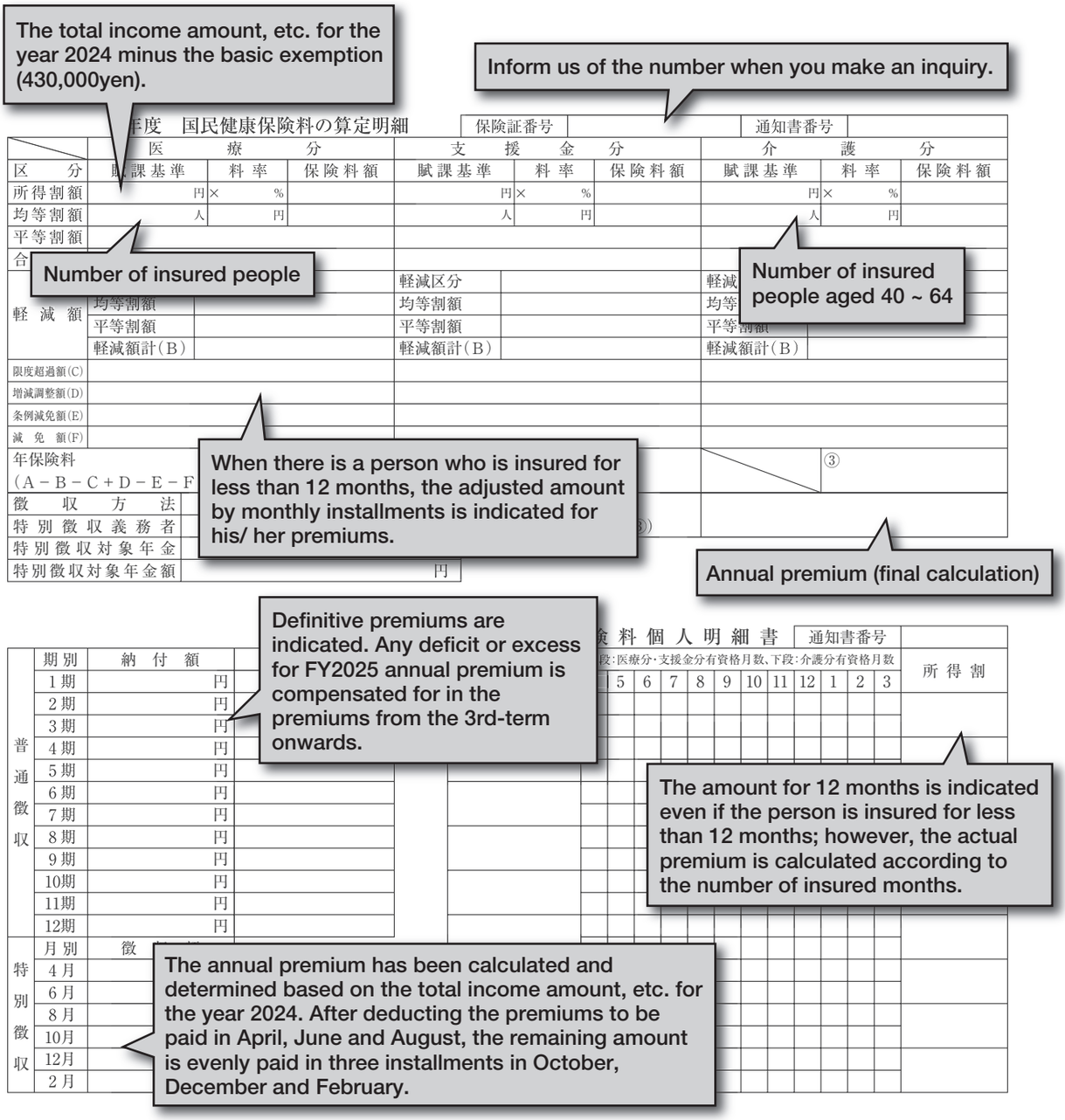
Guidance for Understanding the Notification of Payment of National Health Insurance Premiums



Electronic application

- How to leave National Health Insurance (Individual Number Card is necessary)

Pittari Service
(Withdrawal registration form)

- Application for payment by bank transfer for National Health Insurance premiums

Kanazawa City
Bank transfer service
via the web

Inquiries

Kanazawa City Insurance and Pension Section　Tel : 076-220-2255~2258　Fax : 076-232-5644
E-mail address : kokuho@city.kanazawa.lg.jp
Kanazawa City official website 金沢市　国保 Search
(Kanazawa City National Health Insurance)

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