

Information about National Health Insurance

Changes in the Notification of Payment of National Health Insurance Premiums

In fiscal year (FY) 2023, the Notification of Payment of National Health Insurance Premiums was changed to align with the national standard.

Notification of Payment of National Health Insurance Premiums to be paid from June (3rd term) to March (12th term) for FY2023

- In the payment notification (provisional calculation) sent in April, the 1st-term and 2nd-term premiums were calculated provisionally based on the total income, etc. in FY2021; the annual premiums for FY2023 have been recalculated and finalized based on the total income, etc. in FY2022.
- The deficiency or excess in the premiums of the 1st-term and 2nd-term arising from the finalized annual premium for FY2023 has been adjusted in the premiums for the 3rd-term 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.
- 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 in FY2022 is obtained from your previous living place, the premiums for FY2023 will be recalculated, and if there is a change in the premiums, the annual premiums for FY2023 will be notified in July or later.

Annual Premiums for Households

Premium (annual)	All insured members		People aged 40 to 64
	Medicine	Elderly support	Nursing
Category	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 ^{(*)1} of all insured members [Same as last year]	2.58 % of the former provisory income ^{(*)1} of all insured members [Same as last year]	2.34 % of the former provisory income ^{(*)1} 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] ^{(*)2}	10,320 yen [Same as last year] ^{(*)2}	11,880 yen [Same as last year]
(3) Equal rate (per household)	19,800 yen [Same as last year] ^{(*)3}	6,720 yen [Same as last year] ^{(*)3}	6,000 yen [Same as last year]
(1)+(2)+(3) = Annual premium			
Maximum amount	650,000 yen	200,000 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%.

^{(*)3} 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 for five years after the transfer year and reduced by a quarter from the sixth year until the eighth year after the year of transfer.

- 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.
- 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
 - 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).
- 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.)
The description in the bank notebook of some financial institutions is changed from months to terms.
- Special collection
The premiums are deducted from your pension.

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



※この納入通知書は「世帯主」宛にお送りしております。
世帯主が他の保険に加入している場合も同様です。

金融機関名			
口座種別		口座番号	
口座名義人			

The amount of total income, etc. for FY2022 minus the basic exemption (430,000yen).

Inform us of the number when you make an inquiry.

年度 国民健康保険料の算定明細				保険証番号			通知書番号		
区分	医療分			支援金分			介護分		
	賦課基準	料率	保険料額	賦課基準	料率	保険料額	賦課基準	料率	保険料額
所得割額	円×	%		円×	%		円×	%	
均等割額	人	円		人	円		人	円	
平等割額									
合計									
軽減額	均等割額			軽減区分			軽減均等割額		
	平等割額			均等割額			平等割額		
	軽減額計(B)			軽減額計(B)			軽減額計(B)		
限度超過額(C)									
増減調整額(D)									
条例減免額(E)									
減免額(F)									
年保険料 (A - B - C + D - E - F)							③		
徴収方法									
特別徴収義務者									
特別徴収対象年金									
特別徴収対象年金額				円					

Number of insured people

Number of insured people aged 40 ~ 64

When there is a person who is insured for less than 12 months, the adjusted amount by monthly installments is indicated for his/ her premiums.

Annual premium (final calculation)

期別	納付額	食料個人明細書 通知書番号												
		所得割												
		5	6	7	8	9	10	11	12	1	2	3		
普通徴収	1期	円												
	2期	円												
	3期	円												
	4期	円												
	5期	円												
	6期	円												
	7期	円												
	8期	円												
	9期	円												
	10期	円												
	11期	円												
	12期	円												
特別徴収	月別徴収													
	4月		The annual premium has been calculated and determined based on the total income for FY 2022. After deducting the premiums to be paid in April, June and August, the remaining amount is evenly paid in three installments in October, December and February.											
	6月													
	8月													
	10月													
	12月													

Definitive premiums are indicated. Any deficit or excess for FY2023 annual premium is compensated for in the premiums from the 3rd-term onwards.

The amount for 12 months is indicated even if the person is insured for less than 12 months; however, the actual premium is calculated according to the number of insured months.

The annual premium has been calculated and determined based on the total income for FY 2022. After deducting the premiums to be paid in April, June and August, the remaining amount is evenly paid in three installments in October, December and February.

Inquiries

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