

Information about National Health Insurance

The content of payment notifications has changed

From 2023, the content of payment notifications has been changed to match the standard designated by the national Government.

This notification of Payment of National Health Insurance Premiums(temporary) includes the premiums to be paid in April and May.

- Since total income for 2022 (the basis for premium calculation) is not finalised as at April 1, insurance premiums for the 1st and 2nd periods are calculated provisionally, based on your total income for 2021.
- Premiums for this year will be determined definitively in June, when the total income for previous year is determined.
- If the premiums for the 1st and 2nd periods are more than or less than the actual monthly premiums for this fiscal year, premiums for the 3rd period (June) onward will be adjusted to account for this.
- If you have enrolled in your workplace's health insurance, you must complete the procedure to withdraw from National Health Insurance. If you withdraw after the beginning of April, the insurance premiums reflecting your withdrawal will be communicated via notifications sent from June onward.

Fiscal 2022 Premiums

The national health insurance premium is the sum of the equal-rate premium per household, the even-rate premium per insured person in the household and the income-based-rate premium.

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	of the former provisory income (*1) of all insured members 7.40% [Same as last year]	of the former provisory income (*1) of all insured members 2.58% [Same as last year]	of the former provisory income (*1) of all insured members 2.34% [Same as last year]
② Even rate (per insured person)	24,000yen [Same as last year] ⁽²⁾	10,320yen [Same as last year] ⁽²⁾	11,880yen [Same as last year]
③ Equal rate (per household)	24,000yen [Same as last year] ⁽³⁾	6,720yen [Same as last year] ⁽³⁾	6,000yen [Same as last year]
① + ② + ③ = Annual premium			
Maximum amount	650,000yen	200,000yen	170,000yen[Same as last year]

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

(*2) The even-rate premium is reduced by 50% for preschool children.

(*3) When a person covered by the national 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 no declaration of income has been submitted by either the householder or the individual enrolled in national health insurance, the system for premium reductions based on income cannot be applied without first submitting an Income Declaration for National Health Insurance Premiums.

- Involuntarily unemployed people may receive a reduction of premiums and a share of medical costs upon notification, if the following conditions apply to them.

Subjects) Those who were under the age of 65 at the time of leaving employment and have an employment insurance recipient qualification certificate or a notification of employment insurance recipient qualification according to the following reasons.

Covered period) From the day after the date of unemployment until the end of the following fiscal year

Specific eligible recipients (unemployed for a reason related to the employer, such as bankruptcy or dismissal: Reason code: 11, 12, 21, 22, 31,

Unemployed for a specific reason (completion of an employment period, etc.: Reason code: 23, 33, 34)

- 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 exceeds half of the householder's pension.
 - When the annual premium is 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.
- When a householder turns 75 years old and transfers to the latter-stage elderly health insurance system, he/she will be notified separately of the national health insurance premium for the period until the month before the month of his/her birthday.
- Due to a legal amendment, there is no exemption from premiums for fiscal 2015 or later when two years have passed since the day after the first due date of the year.

The My Number Card can now be used as a health insurance card (health insurance cards can still be used)

- Payment by Payment Slip
Payments can be made at a bank or convenience store, or with the smartphone payment application, using the payment slip enclosed with the Notification of Payment. Please refer to the back of the payment slip for banks and convenience stores where payment is available. The back of the payment slip also provides information on the smartphone payment application.
- Payment by Bank Account Transfer
When applying to pay via bank transfer, insurance premiums will be automatically deducted from the registered account on the last day of each month (or the next business day if the last day falls on a financial institution holiday). In principle, the transfers will start from the month after the application is made. If you wish to apply, please fill out the enclosed bank account transfer request form, or apply from the Kanazawa City website (website applications are only possible for Hokkoku Bank, Hokuriku Bank and Fukui Bank customers). For some financial institutions, notation in the passbook will be changed from monthly to periodic.
- Special Collection
Premiums are paid through pension deductions.

National Health Insurance payment notifications (provisional calculation)

Please provide your insurance card number when making inquiries.

Insurance card number	
Notification number	

Any underpayment or overpayment of the first and second period provisional insurance premiums will be adjusted in the third period and beyond.

Financial institution name		
Account type	Transfer type	Account No.
Account holder name		

Installment	First	Second
Amount	yen	yen
Due		

Your Individual Number (My Number) card can be used as a health insurance card

- If the medical facility etc. does not have a card reader with face recognition, your health insurance card is required. Medical facilities etc. where the My Number Card can be used are published on the government homepage, etc.
- You must complete a registration before you can use your My Number Card as a health insurance card. Please use your computer at home (and a card reader) or your smartphone to register.
- The Medical Insurance Section on the first floor of Kanazawa city hall building 1 can help with your registration if you cannot register at home.

For Inquiries

Medical Insurance Section, Kanazawa City

E-mail Address

Official Kanazawa City Website

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<https://www4.city.kanazawa.lg.jp/soshikikarasagasu/iryohokenka/gyomuannai/1/2/7158.html>