

Fiscal Year National Health Insurance Premium Payment Notification

(Provisional Calculation)

Insurance card number	
Notification number	



*This payment notification is addressed to the head of the household, regardless of whether the head of the household is enrolled in another insurance program or not.

*For those who have registered to pay via bank transfer, payment will be made from the account below.

Financial institution name			Installment	First	Second
Account type	Transfer type	Account No.		Amount	yen
Account holder name			Due		

● Insurance premium payment deadline

The fiscal year insurance premium is divided into 12 installments (periods). You are required to make the payment for each installment by its respective due date. This notification (provisional calculation) is regarding the first and second installments of the insurance premium.

Period	1	2	3	4	5	6	7	8	9	10	11	12
Due	Last day of Apr	Last day of May	Last day of Jun	Last day of Jul	Last day of Aug	Last day of Sep	Last day of Oct	Last day of Nov	4th Jan	Last day of Jan	Last day of Feb	Last day of Mar

*If the due date falls on a Saturday, Sunday, or holiday; the next weekday.

● Fiscal year 2023 Base amount for calculating insurance premiums

Medical premium (all insured persons)				Elderly support premium (all insured persons)				Nursing care premium (insured aged 40 to 64)			
①Income-based rate	②Even-rate	③Equal-rate	Maximum	④Income-based rate	⑤Even-rate	⑥Equal-rate	Maximum	⑦Income-based rate	⑧Even-rate	⑨Equal-rate	Maximum
Old std. deduction income ×7.40%	Per person 24,000yen	Per household 19,800yen	Per household 650,000yen	Old std. deduction income ×2.58%	Per person 10,320yen	Per household 6,720yen	Per household 200,000yen	Old std. deduction income ×2.34%	Per person 11,880yen	Per household 6,000yen	Per household 170,000yen

*"Old standard deduction income" is the amount obtained by subtracting the basic exemption of 430,000 yen from the total income amount.

● Calculation of the payment amount for one period

The total of ① and ② below is divided by 12.

① Annual insurance premium per insured person [income-based rate premium + even-rate individual premium] (for 12 months)

One of the following insurance premiums for each insured person

• Insured persons aged 39 or younger or 65 or older

= [income-based rate premium ⑦ ⑧ (2021 total income amount - 430,000 yen) × 9.98%] + [even-rate individual premium ① ② 34,320 yen]

• Insured persons aged 40 to 64

= [income-based rate premium ⑦ ⑧ ⑨ (2021 total income amount - 430,000 yen) × 12.32%] + [even-rate individual premium ① ② ③ 46,200 yen]

② Fiscal year insurance premium per household [equal-rate household premium] (for 12 months)

One of the following insurance premiums

• Households with no insured persons aged 40 to 64

= [equal-rate household premium ③ ④ 26,520 yen]

• Households with insured persons aged 40 to 64

= [equal-rate household premium ③ ④ ⑤ 32,520 yen]

● Reduction of insurance premium

The amount to be paid per period for households to which a reduction of insurance premiums is applied, such as households whose total income is below the reduction criteria and households with insured children who are not yet in school, etc., is determined by deducting the reduction amount from the amount obtained using the above calculation method. For information on the reduction system, please see the back side of this notification and the enclosed "Information about National Health Insurance".

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 the head of the household is covered by workplace health insurance or latter-stage elderly health insurance, if there is a member of the family insured by National Health Insurance, the head of the household will be responsible for payment. In such cases, the head of the household is referred to as the "Gaisei" head of the household (no national health insurance premiums are charged to them).

2.Premiums

Premium	{	Basic amount (Medical premium)	}	Income-based-rate amount 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 amount Equal-rate household amount Even-rate individual amount		Calculated for a household and all of its insured members
		Amount imposed for nursing (Nursing care premium)		Income-based-rate amount Equal-rate household amount Even-rate individual amount		Calculated for a household and all of its insured members aged 40 to 64

*The amount used as the basis for the assessment (base amount) of the income-based rate premium is the amount after deducting the basic deduction of 430,000 yen from the total income.

*If there is an insured person whose insurance premiums are to be charged for under 12 months, the adjustment amount according to the monthly prorated calculation of the premium is displayed in the adjustment amount column of the payment notification (excluding provisional calculations).

*When the "National Health Insurance premium individual statement" remark is present, the amounts of the income-based rate premiums etc. in the statement are shown for 12 months even if the number of applicable months (the number of months for the medical and elderly support premiums and the number of months for the nursing care premium for people of age 40 to 64) is less than 12 months, however the actual premium is calculated according to the number of applicable months.

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. of a householder (including "Gaisei" head of the household) and insured members of the household.

Reduction rate	Judgment criteria	* Partly revised in fiscal year 2023
70% reduction	Household with a total income of $[430,000 \text{ yen} + 100,000 \text{ yen} \times (\text{number of people receiving income or public pension income} - 1)]$ or less	
50% reduction	Household with a total income of $[430,000 \text{ yen} + (285,000 \text{ yen} \times \text{number of insured persons}) + 100,000 \text{ yen} \times (\text{number of people receiving income or public pension income} - 1)]$ or less	
20% reduction	Household with a total income of $[430,000 \text{ yen} + (520,000 \text{ yen} \times \text{number of insured persons}) + 100,000 \text{ yen} \times (\text{number of people receiving income or public pension income} - 1)]$ 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 premium (for those who are eligible for the reduction above, the even-rate after applying the reduction) for preschoolers will be reduced by 50% or the excess may be returned or appropriated

Those who have lost their job due to bankruptcy, dismissal, etc. and who have an employment insurance recipient qualification certificate or a notification of employment insurance recipient qualification (those under 65-years-old at the time of separation) may apply for an insurance premium reduction.

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 there are fractions of less than 1 yen for each insurance premium, the sum of the fractional amounts is added to the first premium or the first yet-to-be-paid premium from the 3rd premium (period) onward.

N O T E A person who turns 40 years old during the fiscal year must pay the premium for nursing beginning in the month that includes the day before their birthday. In principle, for those who will turn 65-years-old during the current fiscal year, nursing care premiums from April, or the month in which they enrolled, to the month preceding the month containing the day before their 65th birthday, are calculated evenly into each payment and are to be paid by 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 month 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.

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).

Imposition and payment of premiums Insurance premiums are levied according to the provisions of Article 76 of the National Health Insurance Law and Article 21, 26-2, 26-6, 26-6-3, 26-6-6, 26-6-10, 26-9 and 26-12 of the Kanazawa City National Health Insurance Ordinance. Please make payment to a financial institution designated by Kanazawa City, a proxy financial institution designated by Kanazawa City, a Kanazawa City collection agent financial institution, or a Kanazawa City insurance premium collection trustee by each deadline. In addition, the method of paying by payment slip or bank transfer is referred to as normal payment.

When there is a remark in the special collection (deduction from pension) column

*Start of special collection of National Health Insurance premiums

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.

*About the amount of National Health Insurance premiums (provisional collection) for the next fiscal year

According to the provisions of Article 140 of the Long-Term Care Insurance Act, applied mutatis mutandis in Article 76-4 of the National Health Insurance Act, until the National Health Insurance premiums for the next fiscal year are determined, the provisional amount collected is the same as the amount collected specially in February of the current year. If there is a change in the provisional amount collected, we will notify you separately. For those who will turn 75 in the next fiscal year, normal payment will start from April, depending on the month of birth.

3.Late Payment Fee: The fee is calculated by multiplying the insurance premium amount by a rate of 14.6% per year (7.3% per year during the one month period from the day after the payment due date), adjusted according to the number of days that passed since the day after the payment due date.

For periods after the 1st of January 2021, when the rate (hereinafter "late payment fee special basis rate") obtained by adding one percent per year to the average lending rate stipulated in Article 93, Paragraph 2 of the Special Taxation Measures Law (for the year to which the period belongs), is less than 7.3% per year, in that year, the ratio is to be 7.3% plus the late payment fee special basis rate for that year when the rate is 14.6% per year, and 1% plus the applicable late payment fee special basis rate when the rate is 7.3% per year (7.3% per year even if the added ratio exceeds 7.3% per year).

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 the Medical Insurance Section of Kanazawa City (TEL: 076-220-2256/ FAX: 076-232-5644).

Claims for examination and filing of appeals

- If you have a complaint about the disposition of your delinquency, you can contact the Ishikawa Prefecture National Health Insurance Review Board to claim an examination (Medical Treatment Policy Division, Health and Welfare Department: 1-1 Kuratsuki, Kanazawa City, TEL: 076-225-1432) within three months of the day after receipt of the notification of the disposition.
- You can file an appeal for cancellation of the disposition only after the decision on your claim 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 claim is made in one of the following cases:
 - A decision on your claim is not made within three months of the day after your claim is made.
 - Emergent proceedings are required to avoid significant damage arising from the disposition, the execution of the disposition or the continuance of proceedings.
 - There is good reason for not making a decision with regard to your claim.
- Notwithstanding the above, you cannot claim 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 claim within the period stated in 2. above. However, if there is good reason, you may claim 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 claim.