



~ National Health Insurance Tax ~

■ What is National Health Insurance (NHI)

Every resident of Japan has the obligation to subscribe for either one of the public health insurance programme that allow them to be ready for illnesses and injuries at any time. (Universal Public Insurance System) Japan's National Health Insurance (NHI) is supported by regular NHI tax contributions from NHI members. NHI helps members pay part of the incurred medical costs from the tax pool.

■ Who pays NHI Tax

As NHI is subscribed on a household basis, the householder is responsible for paying NHI Tax. Even if the householder is a member of Employees' Health Insurance (EHI) programme instead of NHI programme, he/she is still responsible for paying the NHI Tax if any other member of the household is an NHI member. In this case, the householder is called a fictitious householder that the income of the fictitious householder does not include into the calculation of NHI Tax. However, those incomes are taken into account for calculating NHI Tax reduction.

■ Calculation of Annual NHI Tax Rate

NHI Tax is calculated as shown below. ③ Support to latter stage elderly portion is a fund established in FY 2008 to support the Latter-stage elderly medical care system, which is levied on all NHI members who are under 75-year-old. ④ Nursing care portion applies to NHI members between 40 and 64-year-old;

Tax rate of FY 2025

	Contents		㊤Medical care (basic) portion	㊦Support to latter stage elderly portion	㊧Nursing care portion
Income portion	A certain % of	Last year's annual income	5. 30%	2. 80%	2. 20%
Per-capita portion	Amount per	NHI member in a household	¥18, 900	¥10, 300	¥10, 100
Household Portion			¥17, 700	¥8, 500	¥6, 900
Maximum amount	Maximum tax amount		¥660, 000	¥260, 000	¥170, 000

NHI Tax is calculated on a yearly basis from April to March.

$$\text{Annual NHI Tax} = \text{A} + \text{B} + \text{C} \times (\text{rounding A, B \& C down individually to the nearest hundred})$$

③ Calculation of Medical care (basic) portion = ① + ② + ③ (Max. amount: ¥660,000)

① Income portion = [Income of each working NHI member - ¥430,000] × 5.30%

② Per-capita portion = Number of NHI member in the household × ¥18,900

③ Household portion = Each household ¥17,700

④ Calculation of Support to latter stage elderly portion = ① + ② + ③ (Max. amount: ¥260,000)

① Income portion = [Income of each working NHI member - ¥430,000] × 2.80%

② Per-capita portion = Number of NHI member in the household × ¥10,300

③ Household portion = Each household ¥8,500

⑤ Calculation of Nursing care portion = ① + ② + ③ (Max. amount: ¥170,000)

① Income portion = [Income of each working NHI member (age 40 to 64) - ¥430,000] × 2.20%

② Per-capita portion = Number of NHI member in the household (age 40 to 64) × ¥10,100

③ Household portion = A household includes NHI members between age 40 and 64 ¥6,900

NHI Tax will be re-calculated if you make changes in last year's annual income; or to join or to withdraw from NHI in the middle of fiscal year. The calculation is on a monthly base for the latter case.

◇ To join . . . Tax to be paid is from the month you join until March of next year

◇ To withdraw . . . Tax to be paid is until one month before your withdrawal

For those who withdraw from NHI due to the subscription of Employees' Health Insurance (EHI) may be required to pay for the month of or one month after your withdrawal even if NHI Tax is on a monthly base. Please note that each installment of NHI Tax does not reflect the tax of the month of the deadline for payment.

Please don't forget to file a notification of withdrawal from NHI at the village office if you have subscribed EHI

■ About NHI Tax reduction

If the total annual income of the previous year of all NHI members in a household is lower than the reference standards as shown below, per-capita portion and household portion may be reduced.

Please note that the reduction will not be approved if the total annual income cannot be confirmed.

Tax Exemption for Prenatal and Postpartum Women Expecting a Childbirth

National Health Insurance members who are about to give birth are exempted from National Health Insurance tax for four months before and after childbirth (six months in the case of multiple births).

The term "childbirth" in this exemption system refers to deliveries of 85 days (4 months) or more of age and includes stillbirths, miscarriages (including artificial abortions), and premature births. The exemption period is from the month before the due date (three months before the due date in the case of multiple pregnancies) to the month following the due date.

Reduction for Children

In order to reduce the economic burden on households raising children, 50% of per-capita portion on *children under six years old in all households enrolled in the NHI program will be reduced from April 2022.

*Children who born after April 2nd, 2019

If total annual income of the previous year of all NHI members in a household is lower than the reference standards and per-capita portion and household portion is reduced, 50% of the basic reduction rate will be added to the reduced rate after adaptation.

Reduction Rate	Reduction Rate under 6years old	Standard of Income
70 %	85 %	Total income of household is lower than basic deduction amount (¥430,000) + ¥100,000 × (Employment income earner - 1)
50 %	75%	Total income of household is lower than basic deduction amount (¥430,000) + ¥305,000 × (number of insured person) + ¥100,000 × (Employment income earner - 1)
20 %	60%	Total income of household is lower than basic deduction amount (¥430,000) + ¥ 560,000 × (number of insured person) + ¥100,000 × (Employment income earner - 1)
N/A	50%	Other than those listed above

- Total annual income of a household includes different kinds of income such as forestry income and capital gains (before special deduction) of all NHI members in the household. In addition, the income of householder will be taken into account for judging a tax reduction, even if the householder is not an NHI member. In other words, the total annual income of household does not equal the amount shown on the taxable income notification and so forth.
- If you have been receiving the benefit of special reduction for family workers, it will also be taken into account for the judgment of NHI tax reduction.
- The number of employment income earners means the total of certain employment income earners (whose salary income is more than 550,000 yen) and pensioners (whose pension income is more than 600,000 yen who are under age 65, or over age 65 whose pension income is more than 1,250,000 yen). However, "100,000 yen × (Employment income earners - 1)" only applies when the number of employment income earners are more than two.
- Employment income earners are defined as those who receive a certain amount of salary income and public pension (includes national pension, employees' pension and company pension plan, etc).
- The member includes those who have shifted being insured by latter stage elderly portion from being insured by the National health insurance in the same household.
- NHI tax reduction qualification may be extended for the remaining NHI members of a household for a certain period, even if a member of the same household has withdrawn from NHI and subscribed latter-stage elderly medical care system. The reduction rates are different according to the household structure.
- A dependent (age 65 or above), who becomes a NHI member because of the supporter has withdrawn from Employee's health insurance and subscribes Latter-stage elderly medical care system, may be qualified for a tax reduction.
- A reduction system is available for those who lost their jobs because of being fired · bankruptcy or restructuring of the company.

Please contact the Resident Division if you consider yourself qualified

■ Payment

Ordinary Collection — To pay with the payment slip in cash/bank account transfer/Online payment

Special Collection — Automatic withdrawal from pension

◆ Ordinary Collection

There is a total of 10 installments from June (1st) to March (10th) for Ordinary collection.

Deadline of each installment of FY 2025 (For Ordinary Collection)

Period	DueDate	Account Transfer	Period	DueDate	Account Transfer	Period	DueDate	Account Transfer
①	June 30	June 25	⑤	Oct 31	Oct 27	⑨	Mar 2	Feb 25
②	July 31	July 25	⑥	Dec 1	Nov 25	⑩	Mar 31	Mar 25
③	Sep 1	Aug 25	⑦	Dec 25	Dec 25	⑪	Apr 30	Apr 27
④	Sep 30	Sep 25	⑧	Feb 2	Jun 26			

※The number of installments may be different for those who join or withdraw of NHI in the middle of the fiscal year.

If you have applied for automatic withdrawal for NHI Tax, the premium will be withdrawn from your bank account on the due date. Please confirm the balance of your account by the day before the due date. In case your balance is insufficient for the withdrawal, a second withdrawal will be made around the 10th of next month. However, if the premium is unable to withdraw for the second time, a reminder and a payment slip will be sent that you are required to pay the overdue tax in cash.

◆ Special Collection

Special Collection only applies on the household which all NHI members are age 65-74 and fulfills all other specific requirements. In brief, Special Collection is a system to withdraw NHI Tax from the monthly pension benefits. Notification will be sent to you before the Special Collection starts if applicable.