

Misawa City National Health Insurance Tax 2024

~Everything you need to know~

The Japanese National Health Insurance (NHI) Tax revenue plays an essential role in covering the medical bills of NHI holders.

Who is required to pay the NHI tax?

Any household with a member (or members) enrolled in Japanese National Health Insurance. The NHI tax is to be paid by the designated “householder” (*setainushi*). Even if the householder is not enrolled in NHI, they must pay on behalf of other members of their household who are. A householder paying the NHI tax on behalf of other household members is called a “constructive householder” (*gisei setainushi*).

Your NHI tax notice will be sent to the householder.



See Next Page for Details →

How is the NHI tax calculated?

Your NHI tax is the total of your: “Medical Insurance Tax” and “Late Elderly Aid Tax.” Those from age 40 to 64 are required to pay the “Long-Term Care Insurance Tax,” as well.

(If you joined or withdrew from NHI during the last fiscal year, your taxes will be calculated based on the number of months you were enrolled in NHI.)



Calculation Method: Your 2024 NHI tax is the sum of items ①, ②, ③ and ④

Category		Medical Insurance Total not to exceed 650,000 yen		Late Elderly Aid Total not to exceed 240,000 yen		Long-Term Care Insurance (Paid by those aged 40 to 64) Total not to exceed 170,000 yen
① Income (Income in this case is defined as your income from January to December 2023 minus a basic deduction of 430,000 yen)	=	7.5% of income	+	2.5% of income	+	1.8% of income
② Property (Calculated from your fixed asset tax for fiscal 2024, including shared assets)	=	25% of fixed asset tax amount	+	10% of fixed asset tax amount	+	5% of fixed asset tax amount
③ Per Capita (Incurred on each person enrolled in NHI. The tax amount for children under school age is reduced by 50%)	=	25,000 yen per person (12,500 yen per child under school age)	+	8,000 yen per person (4,000 yen per child under school age)	+	8,000 yen per person
④ Per Household	=	31,000 yen per household	+	9,500 yen per household	+	6,500 yen per household

Special Deduction for Pensioners

Householders (constructive householders excluded) from 65 to 74 years old are eligible to receive a pension deduction.

However, those turning 75 in fiscal 2024 will become ineligible.



Who gets the pension deduction?

You get a pension deduction if:

1. You are a householder (constructive householders excluded) with all the NHI members in your household being between ages 65 and 75.
2. You receive 180,000 yen or more per year in pension money.
3. The sum of your Long-Term Care Insurance cost and your NHI tax is equal to or below 50% of your annual pension money received (Either your “Old-Age Basic Pension” or another single pension fund).


Insurance Update Required for Changes in Employment Status

Please inform city hall if you leave your job or get a new job. When you start a new job, you will enter a new insurance program. Furthermore, when you leave your job, you will lose the insurance provided with that job.



In either case, please bring the below documents to the Resident Division (window number one) to update your insurance. If you do not update your insurance, you may be required to pay 100% of your medical costs at hospitals and charged double on your insurance premiums.

Documents Required for Insurance Update

<p>[When Starting a New Job]</p> <ul style="list-style-type: none">• NHI card• New insurance card	<p>[When Leaving Your Job]</p> <ul style="list-style-type: none">• Health Insurance Disqualification Certificate (<i>kenkou-hokentou-shikaku-shutoku/soushitsu-shoumeisho</i>) <p>Download here → → →</p>	
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After you update your insurance, an NHI tax payment notice will be sent to your address the following month.

①NHI Tax Reductions for Low-Income Residents (No Application Required)

If the total income of the householder and all other NHI members in the household from the previous fiscal year meets the required amount, the “Per Capita” and “Per Household” taxes will be automatically reduced by 70, 50, or 20 percent.

Your NHI tax rate will not be reduced if your household’s income from the previous fiscal year cannot be confirmed. If you have not already, please declare your earnings for 2023.

②NHI Tax Reductions for the Involuntary Unemployed (Application Required)

Those who lost their jobs involuntarily (such as through firing or employer bankruptcy) and are entitled to receive the below unemployment benefits as “specifically qualified employment insurance beneficiaries” (*tokutei jukyuu shikakusha*) or through their “Employment Insurance Recipient Notification” (*koyouhoken jyukyuu shikaku tsuuchi*), can have the “income” portion of their NHI tax reduced to one third the original amount.

Eligibility Requirements	<p>Must have become unemployed from 3/31/2009 or later, be under age 65, and fulfill either of the following requirements:</p> <p>(1) Specially Qualified Employment Insurance Beneficiary (<i>tokutei jukyuu shikakusha</i>) Unemployed due to firing, employer bankruptcy, etc. [Unemployment Code: 11.12.21.22.31.32] (Refer to your Employment Insurance Card for details)</p> <p>(2) Unemployed under “specified circumstances” (contract termination etc.) as designated by employment insurance (<i>tokutei riyuu rishokusha</i>) [Unemployment Code: 23.33.34] (Refer to your Employment Insurance Card for details)</p>
Tax Reduction Period	<p>Until the end of the following fiscal year, counted from the month of the day after the beneficiary becomes unemployed. For example, if you become unemployed on January 31st, your tax reduction period will last from February until March 31st of the following year. (The Japanese fiscal year lasts from April 1st to March 31st)</p>
How to Apply	<p>Bring your Employment Insurance Card (<i>koyouhoken jukyuu shikakusha shou</i>) to the Misawa City Hall National Health Insurance and Pension Division, window number four.</p>

③ NHI Tax Reductions for Specially Exempted Households (No Application Required)

A “specially exempted household” (*tokurei setai*) refers to a household in which the number of NHI members has decreased to one due other member(s) enrolling in the Late-Elderly Medical Care System (*kouki koureisha iryou seido*).

Specially exempted households consist of two types:

Specified Households	For a maximum of five years , the “Medical Insurance” and “Late-Elderly Aid” portions of your Per Household Tax will be reduced by 50 percent .
Continued Specified Households	Once the above five-year period has finished, the “Medical Insurance” and “Late-Elderly Aid” portions of your Per Household Tax will be reduced by 25 percent for a maximum of three years .

*For those also eligible for “①NHI Tax Reductions for Low-Income Residents” (70, 50, or 20 percent reduction), your specially exempted household reduction will be calculated from the reduced Per Household Tax amount.

NHI Tax Reductions for Residents with Elderly Dependents (Application Required)

This reduction applies to those aged 65 to 74 whose elderly dependents are enrolling in the Late-Elderly Medical Care System (*kouki koureisha iryou seido*). When your elderly dependent turns 75, they will lose their social insurance and be enrolled in the Late-Elderly Medical Care System, which means that they will no longer be classified as your dependent.

As their former supporter, you will need to newly apply for NHI insurance, meaning you will be required to pay the NHI tax. In this case, you will be able to receive an NHI tax reduction by requesting one at the time of your new NHI application. Under this reduction, the “Per Capita” and “Per Household” portions of your NHI tax will be reduced for two years from the date of enrollment.

For more info, contact:

Misawa City Hall

Department of Civic Affairs, National Health Insurance and Pension Division

Insurance Taxation Section

Phone: 0176-53-5111 extension 239 (Japanese only. Use extension 230 for an English-speaking representative)

