

# National Health Insurance Tax

## ■ Outline

Japan has a universal health insurance system, which ensures that all residents are enrolled in public health insurance so that they can receive medical care in case of illness or injury. Individuals not enrolled in insurances such as social insurance *Shakai Hoken*, etc. are required to enroll in National Health Insurance *Kokumin Kenkou Hoken*.

When you present your Eligibility Certificate (or other similar certificate) of health insurance at a medical facility, you can receive treatment with a co-payment of 30% (or 20% for those aged 70 and over). The remaining 70% (or 80%) is covered by public funds from the national, prefectural, and municipal governments, as well as contributions from all members through their National Health Insurance Tax. To maintain an environment where we can receive medical care when we need, please pay your National Health Insurance taxes by the specified due date.

## ■ Taxpayers

Households with members enrolled in the program will be taxed with the head of household designated as the taxpayer and the type of health insurance the head of household is enrolled in is irrelevant.

## ■ Base Date of Assessment and Monthly Levied Tax

**1. Date of Imposition (Imposed Tax):** April 1<sup>st</sup> of the fiscal year

**2. Monthly Levied Tax Amount:** In case of starting or terminating enrollment to the National Health Insurance or having a change of status (i.e., having childbirth or death in household, moving in to or out of the city, enrolling in or terminating another insurance, etc.) after the base date of assessment (April 1<sup>st</sup>), the tax is levied in monthly installments for the amount for which you are eligible at the end of the month and only applies to the period in which the person was enrolled for.

## ■ Taxes and Notices

The amount of tax is determined based on the number of subscribers within the entire household and each subscriber's income from the previous year, so it depends on the household's situation. An initial notice is sent in mid-July each fiscal year, and thereafter, as a general rule, a notice (e.g., change notice) is also sent in the following month after the procedures are completed. Payment is made in eight installments, from July to February of the following year, in principle.

If enrollment procedures are delayed, National Health Insurance taxes will be levied retroactively. This can lead to the need to pay a large amount of taxes at once, so complete enrollment procedures promptly when leaving a company and exiting social insurance coverage. Also, please note that there is a possibility that any delinquent payments may hinder the renewal of your residence status.

## ■ Payment Methods

Payment methods include paying at convenience stores, banks, or a counter at the Tax Collection Division at the city hall using a payment slip; direct debit from a bank account; and deduction from public pension payments (only if certain conditions are met). To avoid missing payments, setting up direct debit is highly recommended. Direct debit procedures can be completed at your bank or at city hall (National Health Insurance Division or Tax Collection Division *Shunou-Ka*). If you are setting up at the city hall, please bring your bank card and identification documents such as your residence card to the city hall.

**Contact:** Ota City Hall (1F, Counter 16),  
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