

# Notice Regarding NHI (National Health Insurance) Premiums FY2025

## 1 Calculation of premium

Premium of national health insurance is calculated based on the total income the insured earned in Japan and the number of members his/her household with a year during April of a year through March of the next year as a unit (fiscal year). ※Refer to diagrams below.

Every year premium is finalized in June when the income of the insured for the previous fiscal year is finalized. The payment of premium is to be done in ten-time installment of the aggregate of premiums from April of a year until March of the next year.

Premium starts to be calculated as of the day when the insured registers him/herself as an international resident, the day when the insured moves into Meguro City, or the day when the insured loses his/her eligibility as an insured for any public insurance system other than NHI. If any of the above three conditions apply to you, please apply for National Health Insurance within 14 days above three cases arises.

※Premium is calculated by month, so premium applies to the insured even if he/she enters the premium at the end of a month.

※Premium of national health insurance is the aggregate of the basic premium calculated based on the total income of the insured earned in Japan during January through December of the previous year. So when the insured had an income of the base amount or above during the previous year, he/she will be required to pay his/her per income premium in addition to per capita income.

**【How to calculate premium】** Premium for each household is calculated as follows:

| categories         | ①Basic Premium (for Medical fee) to be dispensed for medical fee for an insured | ②Premium for Assistance to be dispensed for the longevity medical care system | ③Long-term Care Insurance premium (only for 40-64 years old) |
|--------------------|---|---|--|
| Per income premium | Base amount (Refer to Attention) × 7.71/100                                     | Base amount (Refer to Attention) × 2.69/100                                   | Base amount (Refer to Attention) × 2.19/100                  |
| Per capita premium | 47,300JPY per person  | 16,800JPY per person  | 16,600JPY per person   |
| Upper Limit        | 660,000 JPY   | 260,000 JPY   | 170,000 JPY  |

(Attention) Base amount = Total income of year 2024 – Base deduction ¥430,000

◎**Per income premium:** premium borne by the insured based on his/her income

◎**Per capita premium:** premium borne equally by each of the insured

NHI annual insurance premium = ① + ② + ③

## 2 NHI payment notices are sent in June.

The insurance premium for the entire fiscal year will be calculated in June, when that fiscal year's resident tax is determined. "Insurance Premium Notice" will be sent out in the same month.

## 3 The head of the household is responsible for premium payment.

The NHI premiums shall be determined on a per-household basis. Even if the head of household holds another health insurance policy, he/she shall be obliged to pay the NHI premiums if anyone in the household is a member of NHI. Payment notices shall be addressed to the head of household.

## 4 Notice shall be sent when the amount of the insurance premium is changed during the fiscal year.

Whenever there is a change in your family condition during the fiscal year (e.g. any family member joins or withdraws from the program, the amount of income is revised, etc.), your insurance premiums will be recalculated.

If you receive a revised notice, please pay your insurance premiums using the enclosed recalculated bills.

### ◎Long-term care insurance premiums for those who will turn 40 or 65 within the fiscal year

Long-term Care Insurance System is established to help the insured in need of nursing care and other assistance. The system consists of the category 1 insured aged 65 and over, and the category 2 insured aged 40-64. Long-term care premium of those who belong to the category 2 insured is to be paid as part of national health care premium.

※ Those who reach 40 years old in the midst of a fiscal year will receive a notice of premium change decision after the applicable month.

※ The insured who reaches 65 in the midst of a fiscal year will be receive premium by March in the next year: the total amount of premiums until the preceding month he/she reaches 65 years old is revised on per capita basis. After he/she reaches 65 years old, a new notice of premium will be sent from Long-Term Care Insurance Section.

◎ **The insured who reaches 75 in the midst of a fiscal year**

He/she will receive a notice of premium: the total amount of premiums until the month immediately preceding the month he/she reaches 75 years old divided by the month. After he/she reaches 75 years old, a new notice of premium will be sent from the Elder Senior Citizens Medical Service Subsection.

In case there is/are (an) NHI-insured member(s) who is/are 74 years old and under in the household mentioned above, the total amount of premiums is divided up evenly until March next year.

◎ **Join/Withdraw in the midst of a fiscal year**

The insured is required to pay his/her premium monthly. The insured is required to pay his/her premium on the month he/she becomes eligible for the health insurance system; however, he/she is not required to pay his/her premium on the month he/she withdraws from the system.

|                |   |                       |   |   |
|----------------|---|-----------------------|---|---|
| <b>Premium</b> | = | <b>Annual premium</b> | × | <div style="border: 1px solid black; padding: 5px; text-align: center;">Total months in which an insured joins the<br/>national health insurance system</div> |
|                |   |                       |   | <div style="border: 1px solid black; padding: 5px; text-align: center;">12</div>  |

When the insured joins national health insurance system, his/her premium is calculated assuming that he/she will join the system until March in a fiscal year.

**5 You may receive invoices even after leaving the program.**

Even if you withdraw from the program in April or May, you may receive a payment notice in June. You may also receive a notice if any shortage in previous payments is found due to recalculation.

※ You will receive a reimbursement notice in the case of over payment.

**6 How to pay the premiums** . . . There are three ways as follows you may pay your premium.

**(1) Payment through automatic transfer from your bank account**

You can also pay premiums by designated automatic transfer by filling in a form available at Receiving Cashier Subsection of National Health Insurance & Pension Section, Meguro-ku Chiku (District) Service Offices (Northern · Middle · Southern · Western Chiku(District) Service Office) or financial institutions.

A monthly premium will be withdrawn from your account at the end of each month starting from the month that you want, in two months after your application. If the last day of a month falls on a national holiday or a non-business day of financial institutions, the deadline will be the following business day.

**(2) Payment with payment slip (*Nofusho*)**

Your payment slips (*Nofusho*) are usually sent in June (for the period between June and October) and November (for the period between November and March), which cover each five installment. An annual premium advance payment slip for the period between April and March is also sent in June.

You are kindly requested to pay your premium by the due date at financial institutions written behind a payment slip, Receiving Cashier Subsection of National Health Insurance & Pension Section/, Meguro-ku Chiku(District) Service Offices (Northern · Middle · Southern · Western Chiku(District) Service Office) or selected convenience stores. You can also pay with smartphone payment apps, credit cards, and Pay-easy (ATM / Internet Banking / Net Banking for Pay-easy). When paying by credit card, a settlement fee will be charged according to the payment amount. The due date is the last day of every month. If the last day of a month falls on weekends, a national holiday, or a non-business day of financial institutions, the due date will be the following business day.

Whenever there is a change in your annual premiums, we will send you a notification of changes. If you have received two payment slips for the same period because of a change in premiums, please pay for the one with the most recent date.

**(3) Payment through deduction from the pension**

For the household whose head of the family is a member of the NHI scheme and 65 years old or older, there may be some cases in which the premiums will be deducted from the public pension of the head of the family. A household falling under the deduction from the pension will receive a notification in advance.

If you have any question, please feel free to contact.

NHI Qualification and Assessment Section (Japanese only) : 03-5722-9810

Foreigner consultation counter (Interpreter only) : 03-5722-9187

Multilingual Interpreter Call Service is available for procedures provided by Meguro City. Please check the code.

