

How to Read Your Payment Notice

- If your income information is unknown, your premium is calculated based on the per capita amount only and may be changed after such information becomes available.
- Those who turn 75 in the middle of the fiscal year will be charged for the Senior Citizen Medical Insurance premiums starting their birth month, and their National Health Insurance premiums will be deducted starting the month.
- Those who turn 65 in the middle of the fiscal year will be charged for the Long-Term Care premiums separately starting their birth month (previous month if born on the 1st of a month) and their National Health Insurance premiums will be deducted (for Long-Term Care) starting the month (previous month if born on the 1st of a month).

* This notice has been prepared based on the current information as of **June 1st, 2024(Reiwa 6)**.

◆ **Ordinary Collection (payment slip or direct debit)** ◆ *If you do not have the necessary payment slip, please contact us.* (in yen)

期別/Due date 納期限/by period	第11期 month	第1期/1st 7/1	第2期/2nd 7/31	第3期/3rd 9/2	第4期/4th 9/30	第5期/5th 10/31	第6期/6th 12/2	第7期/7th 1/6	第8期/8th 1/31	第9期/9th 2/28	第10期/10th 3/31	合計額/Total
前回通知 Previous Notice												
① 今回通知 ① This Notice		47,090	47,090	47,090	47,090	47,090	47,090	47,090	47,090	47,090	47,090	470,900
② お支払済み金額※ ② Paid Amount※	0	0										
納めていただく金額 Due Amount	0	47,090	47,090	47,090	47,090	47,090	47,090	47,090	47,090	47,090	47,090	470,900

Any amount less than 10 yen from the rest of the installments are all moved and added to the first installment.

This is the amount due per installment. If you are set up with direct debit, this amount will be withdrawn on the dates specified in the first row. Otherwise, please pay at a financial institution or convenience store.

※ Confirmation of the paid amount may take one month after payment to the financial institution.

◆ **Special Collection (deducted from pension)** ◆

期別 Payments	第1回(4月) #1 (April)	第2回(6月) #2 (June)	第3回(8月) #3 (August)	第4回(10月) #4 (October)	第5回(12月) #5 (December)	第6回(2月) #6 (February)	合計額 Total
前回通知 Previous Notice	0	0	0	0	0	0	0
今回通知 This Notice	0	0	0	0	0	0	0

Any amount deducted from your pension will be shown here.

保険料を引き落しする年金 Pension insurance premiums are automatically deducted from	
特別徴収義務者 Special collection duty holder	
特別徴収中止理由 Reason for suspension of special collection	

◆ **FY2025(Reiwa 7) Tentative Due Amount** ◆

第1回(4月) #1 (April)	第2回(6月) #2 (June)	第3回(8月) #3 (August)
0	0	0

Temporary collection means special collection in April, June, August of the next fiscal year.
Temporary collection amount is the same as special collection amount in February this year.

◆ **Individual breakdown (reference)** ◆ Please note that longer names may be shown incompletely due to space limitations.

氏名 Name	今回通知/This Notice		前回通知/Previous Notice		加入月 In Plan												
	個人別保険料(概算) Individual premiums (approximate)	個人別算定基礎額 Individual calculation base amount	個人別保険料(概算) Individual premiums (approximate)	個人別算定基礎額 Individual calculation base amount	4	5	6	7	8	9	10	11	12	1	2	3	
John Nakano	346,700	2,000,000	0	0	○	○	○	○	○	○	○	○	○	○	○	○	
Mary Nakano	62,100	0	0	0	○	○	○	○	○	○	○	○	○	○	○	○	
Tim Nakano	62,100	0	0	0	○	○	○	○	○	○	○	○	○	○	○	○	

Previous year's total income (minus basic deduction) for each member.

Applies to those between the ages of 40 and 64. For those who turn 40 or 65 during the year, circles show the months under coverage.

Months covered are marked with circles.

Income-derived rate, annual per-capita amount, and annual out-of-pocket limit per household.

Breakdown by member.

区分 Classification	①基礎分 ①Basic	②支援分 ②Support	③介護分※ ③Long-Term Care※
均等割額 Per capita amount	138,600	47,700	18,000
所得割額 Income-derived amount	166,400	57,600	42,600
軽減等額 Discount, etc.	0	0	0
月割減額 Monthly Discount	0	0	0
限度超過分減額/Discount on amount exceeding max. out-of-pocket	0	0	0
過年度賦課額 Previous year collection	0	0	0
小計 Subtotal	① 305,000	② 105,300	③ 60,600
合計(①+②+③) Total(①+②+③)	This is your annual premium.		470,900

※ ③Only members aged 40-64 pay for Long-Term Care premium.

	基礎分 Basic	支援分 Support	介護分 Long-Term Care
所得割 Income-derived amount	8.32%	2.88%	2.13%
均等割 Per capita amount	46,200	15,900	18,000
年間限度額 Annual limit	650,000	240,000	170,000

※ The total of "Individual premiums (approximate)" may not match the above "Total premiums" due to rounding.
※ Please refer to the back page for premium calculation.

※ Months when premiums are calculated are marked with ○, ◎, or ☆.
◎...dependents of employee insurance insuror who is subject to premium reduction (discount or exemption on income-derived premium and reduction by half on per-capita premium)
☆...Those whose premium is discounted due to involuntary unemployment (premium recalculated with 30% of income amount)

【Contact】Qualification/Payment
☎ 03-3228-5511-5512

Insurance premiums for those who turn 75 this year

If you turn 75 this year, your National Health Insurance premium will be calculated up to the month before your birth month, as you will be transitioning to the Senior Citizen Medical Insurance (Koki Koureisha) starting your birth month. For households with no one enrolled in National Health Insurance, the payment will be completed in the month before your birth month. If anyone is enrolled, premiums for all those enrolled are added and the number of payments is divided evenly through March of the following year.

Please pay premiums by direct debit

Please use direct debit to pay insurance premiums, unless your premiums are automatically deducted from your pension. If unable to use direct debit, please pay with the city-issued payment slip.

- ◆ Signing up with Bank Card
Direct debit can be easily set up if you have a bank account with a bank card. Please come to the City Office or a regional office to sign up.
- ◇ Supporting financial institutions
 - ・Mizuho Bank ・Mitsubishi UFJ Bank
 - ・Sumitomo Mitsui Banking Corporation ・Resona Bank
 - ・Saikyo Shinkin Bank ・Seibu Shinkin Bank
 - ・Japan Post Bank
- ◆ Signing up with Direct Debit Request Form

In addition to the above, you can set up direct debit by postal mail. Please fill in the designated "Direct Debit Request Form," seal with the head-of-household seal/seal registered with your financial institution, and submit. "Direct Debit Request Form" is available at financial institutions and post offices in the city, the City Office and regional offices.

◆ When your registration is complete, you will receive a "Notice on the Start of Direct Debit."

【Contact】NHI Payment Dept. City Office 2F
☎ 03-3228-5507

FAQ on premium payment

Q. What if I can not pay my insurance premiums?
A. If you are unable to pay your insurance premiums in time due to unavoidable circumstances, such as unemployment or illness, please contact the National Health Insurance Collection Department (City Office 2F) as soon as possible.

Q. What happens if my premium payment is delinquent?
A. We send notices, call, or visit those who do not pay the premiums before the due date for no special reason. Those who still fail to pay will be issued an insurance card with a short validity period. Those who further fail to pay will be issued an NHI Qualification Certificate instead of an insurance card. If you receive medical treatment with a Qualification Certificate, you will be required to pay for 100% of the cost at a medical institution and then file to receive the Special Medical Expenses (70-90% of medical expenses) at a later date for refund.
In addition, we may seize your property or suspend benefits.
Please pay your premiums by the due date.

【Contact】NHI Collection Dept. City Office 2F
☎ 03-3228-5509

About National Health Insurance Premiums

1. Determination of Imposition

According to the provisions of Article 76 of the National Health Insurance Act and Articles 14 and 14-2 of the Nakano City National Health Insurance Ordinance, the imposition of your National Health Insurance premium was decided. According to the provisions of Article 20 of the Ordinance and Article 231 of the Local Government Act, we are notifying the head of the household to which the insured belongs. (For details on how insurance premiums are calculated, see [Appendix] below.)

2. Delinquent Charge

If the premium is not fully paid by the due date, and if the overdue amount is 2,000 yen or more (amount is rounded down to the nearest 1,000 yen), a delinquency charge is calculated at 14.6% per annum* depending on the number of days from the day following the due date to the day when the late payment is made, and must be added to the late payment. *7.3% per annum for the first 3 months from the day following the due date

(*) Exception on the percentage of delinquent charge

For the time being, the percentage of delinquent charge may vary depending on the exceptional base percentage for each year. Please see the Nakano City homepage or call the National Health Insurance Collection Department at 03-3228-5509.

3. Request for Review

① If you are dissatisfied with this decision, you may file a request for review with the Tokyo Metropolitan National Health Insurance Board within three months from the day following the date when you become aware that such a decision was made. (Even if it is within three months from the day following the date when you become aware that this decision was made, a request for review may not be filed after one year from the day following the date of the decision.)

② For revocation of the decision, you may file a lawsuit against Nakano City as a defendant (Nakano City will be represented by the mayor of Nakano City in the lawsuit)

only after a ruling on the request for review in ① above, within six months from the day following the date when you become aware of such a ruling. (Even if it is within six months from the day following the date when you become aware that there has been a ruling, such a lawsuit may not be filed after one year from the day following the date of the ruling.)

However, in any of the following cases (a) to (c), a lawsuit can be filed without a ruling on the request for review.

(A) When there is no ruling even after 3 months from the day following the date of the request for review

(B) When there is an urgent need to avoid significant damage caused by the decision, its execution, or continuation of the procedure

(C) When there is a legitimate reason not to go through a ruling

[Appendix]

1) How insurance premiums are calculated

NHI premiums are calculated annually from April to March of the following year. The annual premium is the sum of (1) Basic premium, (2) Senior Citizen Medical Insurance premiums (3) Long-term Care premiums (only for those between the ages of 40 and 64). Each premium ((1), (2), (3)) is the sum of the income-derived and per-capita amounts.

• Calculation of Income-derived and Per-capita Amounts

Income-derived amount

= Total of "Calculation base amount" calculated for each member x rate, where

"Calculation base amount" = Total amount of income during the previous year - basic deduction (430,000 yen)

Per capita amount

= Per capita amount per member x number of member

2) Notification and payment of insurance premiums

① Annual insurance premium (for 12 months from April to March of the following year) is notified through a payment notice in mid-June. Since the premium for 12 months is paid in 10 installments (every month from June to March of the following year), **amount paid in one installment does not match the monthly premium.**

② If you enroll in the middle of the fiscal year, your payment notice will be sent in the same month or the following month of your enrollment. If you enroll in April or

May, the notice will be sent in June.

③ Special collection (deducted from pension)

Premiums are deducted six times annually. The provisional collection is made three times in April, June, and August, and the final collection is made in October, December, and February. The special collection amount for the next year's provisional collection period will be the same as for the 6th installment (February).

Those who fall under all of the following (a) to (g) are subject to special collection (deduction from pensions):

(A) The head of household has National Health Insurance

(B) All members of the household that have National Health Insurance are between the ages of 65 and 74

(C) The head of the household receives a pension of 180,000 yen or more annually

(D) The head of the household is subject to the special collection (from pension) for the Long-term Care insurance premiums

(E) The sum of the Long-term Care insurance and the National Health Insurance premiums does not exceed half of the pension amount

(F) Not using direct debit

(G) No National Health Insurance member in the household will turn 75 during the year

④ **Apart from the special collection (deduction from pension), direct debit is the principle method of paying insurance premiums.**

However, if you are not able to set up a direct debit as you do not have a bank account, please pay with a payment slip. (Article 13-2 of the Nakano City National Health Insurance Ordinance)

⑤ Where/How to pay insurance premiums (exclude special collection)

(A) Banks, shinkin banks, credit unions, agricultural cooperatives, etc.

(B) Special city-designated financial institutions

(C) Japan Post Bank and post offices located in Tokyo, Yamanashi and other Kanto prefectures

(D) Nakano City Office (including satellite offices) and regional offices

(E) City-designated convenience stores

(F) Payment by mobile banking on a mobile phone (mobile cashier)

(G) Payment using a credit card from a smartphone

(H) Payment using ATM, Internet banking, and mobile banking that supports Pay-easy

• Please see Nakano City homepage or call National Health Insurance Payment Department at 03-3228-5507 for details.

3) **Long-term Care premiums for those who turn 40 or 65 in the middle of the fiscal year (persons aged 40-64 are referred to as the Long-term Care Insurance No. 2 insuree.)**

① Those who turn 40 will be charged for Long-term Care premiums starting their birth month.

② Those who turn 65 will be charged for Long-term Care premiums up to the month before their birth month in equally divided installments through March of the following year.

※ **Long-term Care premiums after the month when you turn 65 are paid separately from the National Health Insurance premiums. Therefore, from the month when you turn 65 through the following March, the Long-term Care premiums for before and after the month you turn 65 will overlap, but there will be no double-payment.**

(Note) By law, the day when you reach a "full age" is the day before your birthday.

• Please call Long-term Care Qualification Department at 03-3228-6537

for inquiries on long-term care insurance premiums for people ages 65 and over.

4) **Insurance premiums for those who turn 75 this year**

① Senior Citizen Medical Insurance premiums will be charged starting in the birth month and thereafter no National Health Insurance premiums will be charged. The premiums up to the month before the birth month is calculated and notified.

② If there are no other NHI members in the household, the last month before the birth month is the final NHI payment month. If there are other members (under 75), the sum of the premiums of the person who turn 75 up to the month before the birth month and the annual premiums of other members until March of the following year are equally divided.

5) **When insurance premiums are changed during the year**

If there is a change in the number of NHI members in a household due to reasons

such as moving or enrollment in social insurance, insurance premiums will change. The new premiums will be recalculated and a payment notice will be sent. After the month such a change occurred, please use a payment slip that was issued after the change. (If you have set up a direct debit, the correct amount will be automatically deducted.) If overpayment has occurred, a refund notice will be sent at a later date and you will be refunded.

6) **Insurance premiums for those who have moved into Nakano City**

Since the city does not own any material with which to confirm such persons' income during the previous year, which is the basis for calculating the income-derived portion of the premiums, it will confirm the income with the municipality where they lived prior to moving in. Therefore, only the per-capita amount is calculated and notified first, then the income-derived amount is calculated upon receiving the income amount, and then the premiums will be notified again.

7) **Premiums for people entolled in the Medical Care System for the Retired**

The calculation method for insurance premiums is the same as for general members.

8) **Discount on per-capita premium**

For households whose income amount in the previous year is below the standard set by the ordinance, the per-capita rate is reduced. However, the condition is that the income of all the members including the head of the household who is not a member of the National Health Insurance is known. Please file the residence tax to the city that you lived as of January 1st last year.

9) **Reduction/Exemption of insurance premiums**

Special circumstances such as closure of business, dismissal, illness, disaster, etc. make it extremely difficult for you to make a living, and if it becomes difficult to pay insurance premiums even when utilizing assets such as savings, reduction or exemption to insurance premiums may apply.

[Contact] Nakano City National Health Insurance

About This Notice

Qualification/Payment (Phone: 03-3228-5511~2)

Direct Debit/Premium Payment

NHI Payment (Phone: 03-3228-5507)

Payment Consultation

NHI Collection (Phone: 03-3228-5509)

Guidebooks in foreign languages can be downloaded from the Nakano City Homepage.