

Sagamihara City National Health Insurance Tax Guide (English)

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1. National Health Insurance System

Health insurance is a medical health insurance system aimed at mutual cooperation in which people, on a regular basis, chip in money and put it toward medical care costs to lighten each other’s economic burden when seeking medical help when falling ill or getting injured. There are 2 types of health insurances: one that you enroll at your place of work and one that you enroll at the municipality where you are registered as a resident. People who are registered as a resident in Japan enroll one of these public medical insurances and by paying insurance tax can receive worry-free medical care by paying only 20 to 30% of the treatment cost when they show their insurance card at the counter of a medical facility.

Excluding the following people, a person who is registered as a resident in Sagamihara City and for whom a period of stay of over 3 months has been granted must enroll in the National Health Insurance.

• People who cannot enroll in the National Health Insurance

- ① Persons insured under the health insurance at their workplace and their dependents
- ② Persons receiving welfare benefits
- ③ Persons with a period of stay 3 months or less (however, even if the period of stay is 3 months or less, enrollment may be possible for persons authorized in accordance with the resident status determined by the Minister of Health, Labour and Welfare.)
- ④ Other cases in which a person has a special reason and what is decided by an Ordinance of the Ministry of Health, Labour, and Welfare

2. Notification of Enrollment/Withdrawal

Where to go to enroll /withdraw	① National Health Insurance & National Pension Division ② Civic Affairs Sections at the Ward Offices of Midori Ward and Minami Ward ③ Respective Community Development Centers (excluding Hashimoto, Central 6 Districts, and Ono Minami) and branch offices ④ Civic Affairs Sections of Chuo Ward
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(1) National Health Insurance Enrollment Procedure

When it becomes necessary	What to take	Where to go
When you move into Sagamihara City	• Notification of Change of Residence • Resident Card	② ③ ④
When you withdraw from the health insurance at your workplace	• Resident Card • Certificate of Loss of Qualification, etc.	① ② ③
When a child is born	• Resident card • Mother and Child Health Handbook	② ③ ④

(2) National Health Insurance Withdrawal Procedure

When it becomes necessary	What to take	Where to go
When you move out of Sagamihara City	• National Health Insurance Card	② ③ ④
When you enroll in the health insurance at your workplace	• Workplace Health Insurance Card • National Health Insurance Card	① ② ③
Upon death	• National Health Insurance Card	② ③ ④
When you lose your resident status	• National Health Insurance Card	② ③ ④

(3) Other procedures

When it becomes necessary	What to take	Where to go
When your address in Sagamihara City changes	• Resident Card • National Health Insurance Card	② ③ ④
When the head of the household or your name changes	• Resident Card • National Health Insurance Card	② ③ ④
When you lose your insurance card or it gets dirty	• Resident Card • In the case of insurance cards that got dirtied, the applicable National Health Insurance Card	① ② ③

* Enrollment and withdrawal should be done within 14 days.

If enrollment was necessary, but not done in time...

- ◎ Without the insurance card, you will have to bear the medical care costs in full (in principle, insurance benefits will not be paid retroactively).
- ◎ Insurance tax will need to be paid not from the month notification was made, but retroactively from the month you became qualified for it.

*** “Fiscal year” and “Year”**

“Fiscal year”... The 12-month period from April to March the following year

“Year”... The 12-month period from January to December

3. Insurance Tax

The insurance taxpayer is the head of the household. Therefore, even if the head of the household is not enrolled in National Health Insurance, the tax notice will be sent to the head of the household.

- ※ If you are late in enrolling and enroll retroactively, there will be a 3-year maximum retroactive imposition of taxes and tax notices will be sent out each fiscal year. There will be 1 due date for insurance tax.

(1) How insurance tax is determined

- Insurance tax is calculated each **fiscal year** based on income from January to December the previous year.
- Insurance tax is not calculated from the month notification is made, but calculated from the month when the Sagamihara City National Health Insurance becomes applicable due to disqualification of social insurance, transfers, etc.

Insurance tax when enrolling midterm of the fiscal year...

$$\text{Annual insurance tax} \times \frac{\text{No.of months from the month of enrollment to March}}{12}$$

$$\text{Annual insurance tax} \times \frac{\text{No.of months from April to the month prior to withdrawal}}{12}$$

(2) How the National Health Insurance Tax is calculated (Year 2023)

The National Health Insurance Tax is calculated each fiscal year based on the previous year's income, etc.

Insurance tax is not calculated from the month notification is made, but calculated from the month when one qualifies for the National Health Insurance due to disqualification of social insurance, transfers, etc.

“A: Medical care portion,” “B: Funding for the elderly aged 75 or older portion,” and “C: Long-term care contribution portion” are respectively calculated based on the items from ① - ③, and the total amount becomes the annual insurance tax.

National Health Insurance Tax	[①: per income levy] Previous year's total net income, etc. (*1) Minus basic deduction amount	[②: per capita rate] Amount per enrolled person	[③: equal cleavage] Amount per household
A: Medical care portion	6.05% of ①	25,500 yen × No. of persons	17,000 yen
B: Funding for the elderly aged 75 or older portion	2.3% of ①	10,000 yen × No. of persons	6,000 yen
C: Long-term care contribution portion	2.15% of ①	9,500 yen × No. of persons	6,000 yen

◎ “B: Funding for the elderly aged 75 or older portion” is funding to support the medical insurance system for the elderly aged 75 or over (imposed on all enrolled persons).

◎ “C: Long-term care contribution portion” is imposed on those enrolled that are between the ages of 40 and 64.

◎ Maximum imposition of taxes (maximum amount of annual insurance tax)

“A: Medical care portion: 650,000 yen,” “B: Funding for the elderly aged 75 or older portion: 220,000 yen,” and “C: Long-term care contribution portion: 170,000 yen”

*1 Total net income, etc. is the sum of the following: aggregate taxation portion of income and income from the separation and transfer of one's property after special deduction (short term / long term), capital gains after carrying over deductions of capital loss related to listed stocks, etc., income after aggregation of profit and loss of capital loss of listed stocks, etc., and dividend income, etc. of listed stocks, etc., after carrying over deductions, and income other than aggregate taxation.

Those turning 40 years old	The “C: Long-term care contribution portion” will be imposed from the month of one's 40 th birthday (for those with a birthday on the 1 st , the previous month).
Those turning 65 years old	The insurance tax amount for the “C: Long-term care contribution portion” for those turning 65 years old is calculated with the no. of months to the month prior to one's 65 th birthday (for those with a birthday on the 1 st , 2 months prior). *From 65 years of age, there will be a separate insurance premium for the long-term care insurance.
Those turning 75 years old	The insurance tax amount for “A: Medical care portion” and “B: Funding for the elderly aged 75 or older portion” for those turning 75 years old is calculated with the no. of months to the month prior to one's 75 th birthday. *From 75 years of age, there is a separate premium for medical insurance for the elderly aged 75 or over.

(3) Changes in no. of persons enrolled and the previous year's income, etc.

- A tax notice will be sent when the no. of persons enrolled has decreased or increased due to enrollments and withdrawals midterm of the fiscal year, as well as when there is a change in the insurance tax due to a change in the amount of the previous year's income.
- When the head of a household changes midterm of the fiscal year, the taxpayer will change. To the former head of the household, a tax notice for taxes up until the month prior to the day the head of the household changed will be sent and to the new head of the household, from the month of the change, respectively.

Caution - For those who transferred midterm of the fiscal year

- ◎ When transferring from another municipality: A tax notice will be sent to you on the following day of your enrollment procedure after we make inquiries about the amount of the previous year's total net income, etc. to the municipality of your previous residence. If the place you filed your tax return is different from the municipality of your previous residence or if you enrolled at the end of the month, you may receive a tax notice twice as it takes longer to obtain information about the amount of income. Those who have not declared their income at the municipality they moved from must submit the "National Health Insurance Tax Form" to the National Health Insurance & National Pension Division.
- ◎ When transferring from abroad: Submit the "National Health Insurance Tax Form" to the National Health Insurance & National Pension Division when enrolling.

(4) Reduction in insurance tax

(a) Income-based system

- ① If the total income amount of the head of the household and all the other persons enrolled is 430,000 yen + {100,000 yen × (no. of salary earners, etc.* - 1)} or less, the per capita rate amount and the equal cleavage amount will be reduced 70%.
- ② If the total income amount of the head of the household and all the other persons enrolled is 430,000 yen + (290,000 yen × no. of enrolled persons) + {100,000 yen × (no. of salary earners, etc.* - 1)} or less, the per capita rate amount and the equal cleavage amount will be reduced 50%.
- ③ If the total income amount of the head of the household and all the other persons enrolled is 430,000 yen + (535,000 × no. of enrolled persons) + {100,000 yen × (no. of salary earners, etc.* - 1)} or less, the per capita rate amount and the equal cleavage amount will be reduced 20%.

*The "salary earners, etc." refers to those who are constant salary earners or those who are receiving public pensions, etc.

(b) Per capita basis taxation system for dependent children

Under a change in the law, the per capita rate amount (for medical care portion and funding portion) for dependent children of preschool age (before entering elementary school) was reduced by 50%, starting from April 1, 2022. Accordingly, the target population for tax reduction was expanded to include those aged 18 and under (until the first March 31 after reaching the age of 18) for fiscal years 2022 and 2023, as part of Sagami-hara City's own efforts aimed at helping families raising children.

Caution

- If the previous year's income has not been declared, even if the income amount meets the conditions in ① - ③, a reduction in insurance tax will not be applied. Please make sure you declare your income every fiscal year.

(5) Declaration of income

The 12 months' worth (from April to March the following year) of tax per income levy amount is determined based on the income from January to December the previous year. As such, without a declaration of the previous year's income, a correct calculation for the insurance tax is not possible. Moreover, a reduction in insurance tax will also not be applied. Those enrolled who are over 18 years of age should declare their previous year's income at the municipality's division in charge of residential tax at the municipality where they resided in January 1st, and those who entered after January 2nd, the National Health Insurance & National Pension Division. Further, there is no need for those who declared their income through their place of work, those who filed an income tax return, and those who transferred and declared their income at the municipality's division in charge of residential tax of their previous address to make a declaration again.

The "National Health Insurance Tax Form" along with a return envelope will be sent at regular intervals to those who have not declared their previous year's income, those who have not declared their income at the municipality where they resided before transferring, and those transferring from abroad who have not made a declaration at the National Health Insurance & National Pension Division. Please make sure you fill it out and submit the form.

(6) Reduction or exemption of insurance tax

Households that fall under the following requirements and in which insurance tax payment for the **fiscal year of 2023** is difficult can apply for a reduction or exemption of tax.

① < Reduction and exemption due to natural calamities >		
Households that suffered more than a third damage to their house due to natural calamities		If the household income was under 10,000,000 yen in year 2022.
< Reduction or exemption due to unemployment, etc. / financial difficulties in living >		
② Unemployment, etc.	Households with persons who resigned from work because of the company (layoff, bankruptcy, etc.), business slump, suspension, or closure of business	If the household income for year 2023 is expected to decrease to 70% or less from year 2022. (*1)
③ Financial difficulties in living	Households receiving private and public help for their livelihood	
④ < Reduction and exemption due to illness >		
Households in which medical care costs run high due to illness		If the medical care costs (portion applicable to tax deduction) in year 2023 is more than 30% of the expected household income for year 2023
⑤ < Reduction or exemption due to capital gains >		
If, in order to pay off debts in relation to a business enterprise, residence, etc., land and/or house was sold in year 2022 and all the income went to paying off that debt		
⑥ < Reduction or exemption for time incarcerated >		
If incarcerated in a prison and if there was a time when benefit restrictions for medical treatment were applied		

* 1. 80% or less for households with a household income of 2,000,000 yen or less in year 2022

* In case of ②, ③, ④ and ⑤, besides the above requirements, whether applicable or not will be determined by the percentage of standard living expenses calculated based on the welfare benefit criteria and the expected

household income for year 2023.

* Must apply during the fiscal year of 2023. (Excluding ⑥)

* You cannot apply retroactively for a reduction or exemption of insurance tax for taxes before the fiscal year of 2022. (Excluding ⑥)

* Household income refers to the head of the household (including also the head of the household not enrolled in the National Health Insurance) and all of the persons enrolled in the National Health Insurance.

Places to contact for inquiries regarding the above applications: National Health Insurance Section (Assessment & National Pension Group), Civic Affairs Sections at the Ward Offices (excluding the Chuo Ward Office), and each of the Shiroyama, Tsukui, Sagamiko, and Fujino Community Development Centers.

4. Payment of Insurance Tax

(1) Insurance tax due date

In Sagamihara, residents are required to pay the 12 months' worth (from April to the following March) of insurance tax from June to the following March divided into 10 installments (terms). The tax notice will be sent in mid-June. Please pay using the enclosed payment slip before the due date.

Moreover, if you enroll through following the procedures in and after June, you will be required to pay divided into installments from the month following enrollment to the following March. The tax notice will be sent in the middle of the following month after enrollment.

Payment methods include over-the-counter payment at a financial institution or convenience store; through Pay-easy or through Smartphone payment (including Line Pay, PayPay, d-Pay, J-Coin Pay, au PAY, and Rakuten Pay) using a payment slip; through Credit Card payments and Account Transfer payments from PCs, smartphones, etc.

(2) Delinquency and overdue tax

If the insurance tax is not paid by the due date, a reminder notice will be sent after the due date to urge payment. If payment is still not made, payment will be requested via an additional sending of a letter of demand.

Please note that depending on the no. of days late, payment of an overdue tax may also become necessary.

(3) Disposition of delinquency and the issuance of a restriction certificate

If payment is not made even after some urging and demanding and the insurance tax is left delinquent, to maintain fairness with residents who paid by the tax payment deadline, assets (real estate, savings, salary, etc.) may be seized against your will, based on the Local Taxation Law and the National Tax Collection Law.

Further, if the delinquent due date reaches a fixed criterion, a short-term insurance card with an expiration date shorter than the usual may be issued. If delinquency still continues, all the costs at medical facilities will become the responsibility of the individual, and after, an insured status certificate in which an amount excluding the co-payment that is to be provided may be issued.

(4) When payment is difficult

There is a system in which the payment of taxes may be deferred for a selected time period when exceptional

circumstances exist. For example, when suffering from a natural calamity, either the person in question or a relative who shares in the livelihood falls ill, and being in straitened circumstances due to heavy expenses. Please consult us if payment is not possible by the due date.

Contact the Tax Payment Section or Midori/Minami Taxation Offices for inquiries regarding the payment of insurance tax and consultation regarding payment difficulties from 8:30 am to 5:00 pm on weekdays.

*** The contact section may vary depending on the place of your residential registration.**

*** Contact**

• **Sagamihara City National Health Insurance Call Center**

TEL: **042-707-8111**

* English and Chinese languages are available besides Japanese. The call will involve 3 parties: you, the call center representative, and an interpreter.

<Reception time>

Monday to Friday (excluding national holidays, etc. and year-end and New Year holidays)

8:30 am to 5:15 pm

2nd and 4th Saturday

8:30 am to 12:00 pm