

City of Nagoya

National Health Insurance Program Guide (2025)

I. About Universal Healthcare

1. Universal Health Care System

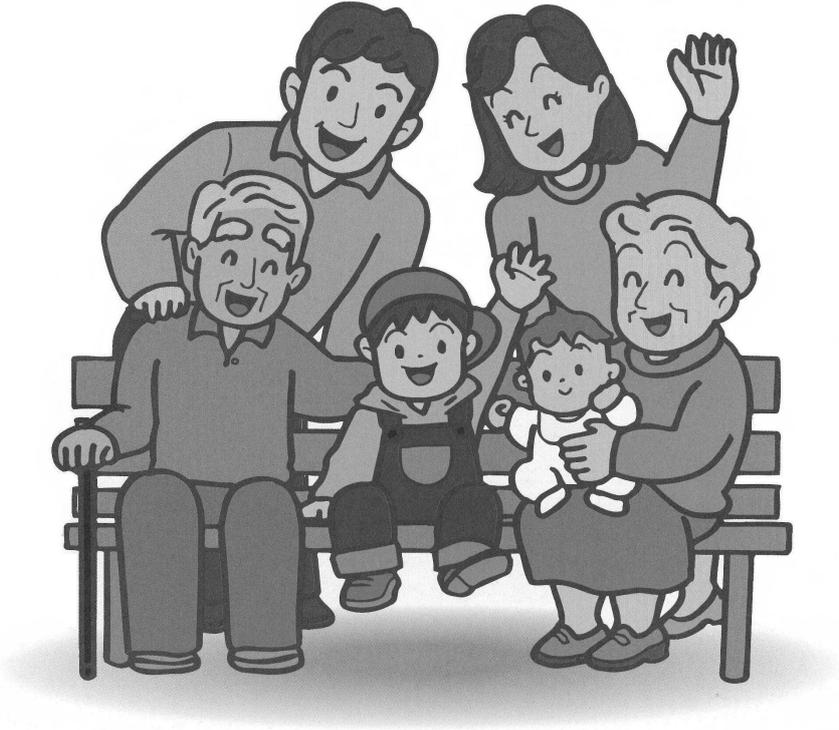
A system is in place whereby all residents of Japan enroll in a public health insurance plan and pay an insurance premium. Anyone, upon becoming ill, can visit a doctor at a medical institution with peace of mind, paying only a portion of the total medical expenses (generally 30%).

名古屋市国民健康保険のてびき (2025年版)

I 国民健康保険について

1 国民皆保険制度とは

日本国では、すべての人が何らかの公的な医療保険に加入し、保険料を負担していただくことで、病気にかかったときには、だれもが医療費の一部負担金（原則 3 割）を支払うことで安心して医療機関を受診できるしくみになっています。



2. Enrolling in National Health Care

Enrollment is compulsory and not optional by law in Japan.

Foreign residents who are applicable to all of the following conditions must apply for National Health Insurance at the Health Insurance & Pension Division of the Ward Office or the Residents' Welfare Division of the Branch Office in which you reside.

- ① Your residence is registered in Nagoya (and period of stay is longer than three months.)
※Those who do not have their residence registered (and period of stay has been shorter than three months) but have a visa status of “Entertainer” “Engineer” “Family Stay” “Official” or “Designated Activities” and stay can be determined to be longer than three months by documents are also included.
- ② Be lawfully eligible for residence status in Japan. (This excludes temporary visitors.)
- ③ Not be enrolled in other health insurance programs (enrollment in travel insurance and foreign health insurance do not affect eligibility in NHI).
- ④ Not be receiving welfare benefits.

Furthermore, those whose visa status is “Designated Activities” for receiving medical care, are designated to assist the daily life of someone receiving medical care, or is designated as having the intension of sightseeing or resting, cannot enroll in National Health Insurance even if their residence is registered. In order for those with a “Designated Activities” visa to enroll, they must present a designation form (shiteisho) detailing their activities.

2 国民健康保険の加入

日本の法律で加入は任意ではなく、加入は強制であり、義務となっています。

次の項目にすべて当てはまる外国人は、お住まいの区の区役所保険年金課または支所区民福祉課で国民健康保険の加入手続きを行ってください。

- ①名古屋市に住民登録（3か月を超えた在留期間での在留資格）をしている。
※住民登録のない場合（3か月以下の在留期間）でも、在留資格が「興行」・「技能実習」・「家族滞在」・「公用」・「特定活動」のいずれかで、資料により3か月を超えて滞在すると認められる場合も含む。
- ②短期滞在以外の適法な在留資格を保有している。
- ③職場の健康保険等（旅行保険や外国の医療保険などは含まない。）に加入していない。
- ④生活保護を受けていない。

なお、在留資格が「特定活動」の人のうち、医療を受ける活動、または、その人の日常生活上の世話をする活動、および、観光、保養等を目的とする活動と指定された人は、住民登録がある場合でも国民健康保険に加入することはできません。在留資格が「特定活動」の人が加入手続きを行う際には、その活動内容を示す「指定書」をお持ちください。

3. National Health Insurance: Register Within 14 Days

Please notify either the Health Insurance & Pension Division of the Ward Office or the Residents' Welfare Division of the Branch Office in which you reside of your enrollment **within 14 days** of becoming a Nagoya resident.

Even if your enrollment procedures are not finished within 14 days after moving in, health insurance premiums shall be charged retroactively.

If a change occurs in your name, address, status of residence, period of stay, or other important details, please notify not only the Immigration Office, but also either the Health Insurance & Pension Division of the Ward Office or the Residents' Welfare Division of the Branch Office in which you reside.

Furthermore, if you move outside the city or country, or enroll in your employer's health insurance, please submit a notification form cancelling your National Health Insurance to your local Ward Office's Health Insurance & Pension Division or Branch Office's Residents' Welfare Division.

3 国民健康保険の加入手続きは14日以内に

名古屋市内に転入した日から **14日以内**にお住まいの区の区役所保険年金課または支所区民福祉課へ加入の届出をしてください。**手続きが遅れた場合でも、保険料はさかのぼって納めなければいけません。**

また、住所、在留資格、在留期間、及び、氏名などに変更がある場合には、出入国在留管理庁だけでなくお住まいの区の区役所保険年金課または支所区民福祉課へも届出をしてください。

なお、市外（国外）へ転出するときや職場の健康保険に加入した場合には、お住まいの区の区役所保険年金課または支所区民福祉課へ国民健康保険をやめる届出をしてください。

4. The Myna health insurance card, Notice of Eligibility Information, and Health Insurance Eligibility Certificate (*shikaku kakuninsho*)

If you have a Myna health insurance card (Individual Number Card registered for use as a health insurance card), you will receive a Notice of Eligibility Information. If you do not have an Individual Number Card, or you have one but have not registered to use it as a health insurance card, you will receive a Health Insurance Eligibility Certificate.

Please use your Myna health insurance card or Health Insurance Eligibility Certificate when visiting a medical facility. You cannot use a Notice of Eligibility Information in place of your Myna health insurance card.

To use a Myna health insurance card, you need to obtain an Individual Number Card and register to use it as a health insurance card. For inquiries, please contact the Individual Number system information desk. (Support in foreign languages is available.)

Phone: 0120-0178-26.

4 マイナ保険証・資格情報のお知らせ・資格確認書について

マイナ保険証（保険証の利用登録がされたマイナンバーカード）をお持ちの人には「資格情報のお知らせ」を交付します。マイナ保険証をお持ちでない人（マイナンバーカード自体をお持ちでない人や、マイナンバーカードを持っているが保険証の利用登録をしていない人）には「資格確認書」を交付します。

医療機関等を受診するときは、マイナ保険証または資格確認書をお使いください。資格情報のお知らせのみでは使用できません。

マイナ保険証を使うためには、マイナンバーカードとマイナンバーカードの保険証の利用登録が必要です。詳しくは国のマイナンバー総合フリーダイヤル（外国語対応）までお問い合わせください。

電話番号：0120-0178-26

II. Insurance Benefits

1. Health Insurance Cards and Out-of-Pocket Expenses

Please present your Health Insurance Eligibility Certificate or Myna health insurance card when visiting a medical facility. By presenting one of these, 70% of your medical expenses will be covered by the National Health Insurance. You will only be required to pay the remaining 30% at the medical facility.

Health Insurance Eligibility Certificates and Myna health insurance cards are issued to individuals and cannot be used by anyone except the person listed on the card. Allowing other people to use your card or using someone else's card is punishable by law. Please keep your Health Insurance Eligibility Certificate or Myna health insurance card in a safe place.

For those over 70 years old, an Elderly Beneficiary Certificate will be issued. By presenting both your Health Insurance Eligibility Certificate and Elderly Beneficiary Certificate, medical expenses based on the percentage (20% or 30%) written on your Elderly Beneficiary Certificate will be charged.

Those with a Medical Care Certificate for Children (up to high school students) will not have to pay any out-of-pocket costs if this certificate is presented with your Myna health insurance card or Health Insurance Eligibility Certificate.

The standard cost the insured is expected to pay for meals while hospitalized is ¥510 per meal (it is possible for households who are eligible for municipal tax exemption or relief to apply for a reduced rate).

II 保険給付の内容

1 保険証・医療費の自己負担

医療機関等に受診する際には、資格確認書またはマイナ保険証を提示してください。資格確認書またはマイナ保険証を提示することで、医療費の 7 割が国民健康保険から給付されるため、医療機関等の窓口で支払う自己負担は医療費の 3 割となります。

資格確認書またはマイナ保険証は個人ごとに発行され、資格確認書またはマイナ保険証に記載された人以外は使用することができません。また、資格確認書またはマイナ保険証を他人に貸したり他人から借りたりすると、法律により罰せられます。資格確認書またはマイナ保険証は大切に管理してください。

なお、70 歳以上の人には、高齢受給者証も発行され、資格確認書と一緒に提示することで高齢受給者証に記載された割合（2 割・3 割）の自己負担となります。なお、オンライン資格確認を実施している医療機関等では、高齢受給者証の提示が不要な場合があります。

また、子ども医療証が交付されている人（高校生までのお子さんが対象）は、資格確認書またはマイナ保険証と一緒に提示することで自己負担がかかりません。

入院して食事の提供を受けたときは、標準負担額として 1 回 510 円が必要となります。（ただし、市民税が非課税の世帯は申請すれば減額されます。）

2. High Cost Medical Treatment Expenses

Should the total cost for treatment received at a medical facility become high, exceeding a specified amount, the portion exceeding the specified amount will be reimbursed as payment for high cost medical treatment. Should the care received meet this condition, the insured will be mailed a notice 3-4 months following treatment.

3. Lump-sum Childbirth Payments and Funeral Expenses

If a subscriber gives birth to a child, the subscriber is entitled to a lump-sum maternity benefit of 488,000 yen (500,000 yen if the birth occurs at a maternity facility enrolled in the Japan Obstetric Compensation System for Cerebral Palsy). In the event of the death of a subscriber, 50,000 yen will be provided for funeral expenses.

4. Medical Care Expenses

A portion of what you paid for will be covered for and reimbursed under medical expenses if you paid the full amount for medical expenses in the following situations:

- When you visit a medical facility without your Health Insurance Eligibility Certificate or Myna health insurance card due to unavoidable circumstances, such as sudden illness while traveling.
- When you visit a judo therapist (bonesetter) due to traumatic injury.
- When you receive therapeutic treatment such as from an acupuncturist, moxibutionist, massage therapist, or from purchasing a corset according to a physician's instruction.

5. Expenses for Treatment Received While Abroad

Should the insurance subscriber receive treatment or visit a medical facility while abroad or temporarily visiting his/her own country in unavoidable circumstances, it is possible for that person, should he/she qualify after submitting an application and meeting the conditions, to obtain reimbursement for medical expenses incurred overseas. Pre-planned visits or procedures not regularly covered by Japanese National Health Insurance are not eligible for overseas medical expense reimbursement.

2 高額療養費

医療機関等での支払金額が高額になった場合、一定額を超える額については、高額療養費として支給します。該当する場合には、診療を受けた月の3~4か月後にご案内を郵送します。

3 出産育児一時金・葬祭費

出産したときには、出産育児一時金として48.8万円（産科医療補償制度加入の分娩機関での出産の場合は50万円）が、死亡したときには葬祭費として5万円が支給されます。

4 療養費

以下のような状況でその費用の全額を支払った場合は、支払った医療費の一部が、療養費として支給されます。

- ・旅先などで急病になり、やむを得ず資格確認書またはマイナ保険証を持たずに受診したとき
- ・外傷性の負傷により柔道整復師にかかったとき
- ・医師の指示により、はり・きゅう・マッサージ師にかかったりコルセットなどの治療用装具を購入したとき

5 海外療養費

海外旅行や一時帰国の際に、緊急やむを得ず外国の医療機関等で治療等を受けた場合、申請して要件に該当する費用については海外療養費として支給されます。

ただし、あらかじめ予定されていた受診の場合や日本で保険適用されていない治療などは海外療養費の対象とはなりません。

6. When you struggle to pay high-cost medical expenses

- Those using a Myna health insurance card will not have to pay any more than their maximum copayment amount (excluding meal and bed expenses) at a medical facility or pharmacy because their insurance information can be checked using the online eligibility verification system.

Therefore, those using a Myna health insurance card do not need the Maximum Copayment Limit Application Certificate or any of the other documents mentioned below.

- Issuing a Maximum Copayment Limit Application Certificate

Those using a Health Insurance Eligibility Certificate can apply for a Maximum Copayment Limit Application Certificate or Maximum Copayment Limit Application & Standard Copayment Reduction Certificate. By presenting one of these when visiting a medical facility, you will not have to pay more than a maximum copayment amount (excluding meal and bed expenses), even when medical expenses are very high. Medical institutions that use the online eligibility verification system do not require patients to present the Maximum Copayment Limit Application Certificate etc., with the patient's consent.

- Issuing a Standard Copayment Reduction Certificate

Meal expenses (standard rate) during hospitalization will be reduced from 510 yen per meal to 240 yen per meal for those with a Health Insurance Eligibility Certificate whose household is exempt from residents' tax by presenting a Standard Copayment Reduction Certificate or Maximum Copayment Limit Application & Standard Copayment Reduction Certificate at a medical facility. (Meal expenses will be reduced to 110 yen per meal for insured senior citizens ages 70 to 74 belonging to Resident Tax Exempt Household category I.) Medical institutions that use the online eligibility verification system do not require patients to present the Standard Copayment Reduction Certificate etc., with the patient's consent.

- Delegated Payment Benefit System for High-cost Medical Care

Under this system, even if a Maximum Copayment Limit Application Certificate cannot be issued, you will only have to pay the maximum copayment amount (meal expenses and remaining balance of bed expenses are not included) at the counter of the medical facility. However, this is only available at authorized medical facilities registered under the system.

- Partial Copayment Reduction or Payment Deferment

You may apply to temporarily reduce or become exempt from payments in cases where it is momentarily difficult to pay for medical expenses due to special circumstances such as: earthquake, wind and flood damage, fire, business suspension, closure or unemployment. There are conditions related to aspects such as your income that must be fulfilled to be eligible for the system.

You may be ineligible for the system depending on the payment status of your insurance premiums.

For details, please contact the Health Insurance and Pension Division of your local ward office, or the Residents' Welfare Division of your local branch office.

6 医療費が高額で支払いにお困りのときは

・マイナ保険証を利用している人は、オンライン資格確認で、病院・薬局等での医療費を自己負担限度額まで（食事代や差額ベッド代は含めません）にとどめることができます。

なお、マイナ保険証を利用している人は、以下の「限度額適用認定証」などは交付されません。

・限度額適用認定証の発行

資格確認書をお持ちの人は医療費が高額になっても、「限度額適用認定証」または「限度額適用・標準負担額減額認定証」を医療機関等の窓口で提示することで、自己負担限度額まで（食事代や差額ベッド代は含めません）を支払えばよい制度があります。なお、オンライン資格確認を実施している医療機関等では、限度額適用認定証等の提示が不要な場合があります。

・標準負担額減額認定証の発行

資格確認書をお持ちの人で市民税非課税世帯の人は、「標準負担額減額認定証」または「限度額適用・標準負担額減額認定証」を医療機関等に提示することで、入院時の食事代（標準負担額）が1食 510円から 240円（市民税非課税世帯Ⅰに属する高齢受給者の人は110円）に減額されます。なお、オンライン資格確認を実施している医療機関等では、標準負担額減額認定証等の提示が不要な場合があります。

・高額療養費受領委任払制度

限度額適用認定証等が発行できない場合、受領委任取扱機関として登録されている医療機関等の窓口で自己負担限度額まで（食事代・差額ベッド代は含めません）を支払えばよい制度です。

・一部負担金減免・徴収猶予

地震・風水害・火災・事業の休廃止や失業などの特別な理由により一時的に医療費の支払いが困難な場合に、申請により支払いを一定の期間免除・減額する、または一定の期間遅らせる制度があります。制度の利用には収入等の要件があります。

保険料の納付状況によっては利用できない場合があります。詳しくは、お住まいの区の区役所保険年金課または支所区民福祉課へお問い合わせください。

III. Insurance Premiums

1. Insurance Premium Calculation Method (for premiums from April 2025 to March 2026)

①Medical Services All Subscribers	=	Fixed Portion ¥49,728×Number of Subscribers	+	Income-Based Portion Base Income※×0.0877 ※Total Base Income of all Subscribers
--------------------------------------	---	--	---	--

(Medical Services have a yearly max amount of ¥660,000)

②Support Contribution All Subscribers	=	Fixed Portion ¥15,715×Number of Subscribers	+	Income-Based Portion Base Income※×0.0260 ※Total Base Income of all Subscribers
--	---	--	---	--

(Support Contributions have a yearly max amount of ¥260,000)

③Nursing Care For those aged 40 to 64	=	Fixed Portion ¥15,906×Number of Subscribers aged 40 to 64	+	Income-Based Portion Base Income※×0.0227 ※Total Base Income of all Subscribers aged 40 to 64
--	---	--	---	--

(Nursing Care has a yearly max amount of ¥170,000)

National Health Insurance Fee	=	①Medical Services	+	②Support Contribution	+	③Nursing Care
-------------------------------	---	-------------------	---	-----------------------	---	---------------

※“Base Income” is determined by your income and is calculated with the following method per individual and totaled into the household amount.

Base Income	=	Income for 2024	-	¥430,000※	-	Original deduction amount
-------------	---	-----------------	---	-----------	---	---------------------------

Incomes include those receiving Residence Tax exemptions through tax treaties.

※When the total income of the previous year exceeds 24 million yen but is no more than 24.5 million yen, this amount will be 290,000 yen. When the total income of the previous year exceeds 24.5 million yen but is no more than 25 million yen, this amount will be 150,000 yen. When the total income of the previous year exceeds 25 million yen, this amount will be 0 yen.

*When "Original deduction amount" is calculated, the amount to be deducted for each category of subscriber is calculated as shown in the following table. The sum of (1) to (3) is "Original deduction amount for Income-based Portion." Eligibility for Original Deduction is determined automatically. You do not need to claim it.

Classification		Amount of Deduction
(1)	Those who are not qualified for a deduction for disabled persons	330,000 yen per dependent × insurance premium rate
(2)	Those who have dependents Those who are qualified for a deduction for disabled persons	860,000 yen per dependent × insurance premium rate
(3)	Those who apply for a deduction for disabled persons, widow/widower, or single parent exemption	920,000 yen × insurance premium rate

Ⅲ 保険料

1 保険料の計算方法（2025年4月～2026年3月の年間保険料額）

①医療分 すべての人	=	均等割額 49,728 円×加入者数	+	所得割額 基礎となる所得額※×0.0877 ※加入者全員の基礎となる所得額を合算
---------------	---	-----------------------	---	--

（医療分は年間 66 万円が最高限度額です。）

②支援金分 すべての人	=	均等割額 15,715 円×加入者数	+	所得割額 基礎となる所得額※×0.0260 ※加入者全員の基礎となる所得額を合算
----------------	---	-----------------------	---	--

（支援金分は年間 26 万円が最高限度額です。）

③介護分 40～64 歳の人	=	均等割額 15,906 円×40～64 歳の加入者数	+	所得割額 基礎となる所得額※×0.0227 ※40～64 歳の加入者全員の基礎となる所得額を合算
-------------------	---	-------------------------------	---	--

（介護分は年間 17 万円が最高限度額です。）

国民健康保険料	=	①医療分	+	②支援金分	+	③介護分
---------	---	------	---	-------	---	------

※所得割額に用いる「基礎となる所得額」は個人ごとに次のように算出し、世帯で合算したものです。

基礎となる所得額	=	2024 年中の所得	-	43 万円※
----------	---	------------	---	--------

所得には租税条約により住民税の免除を受けている所得も含めます。

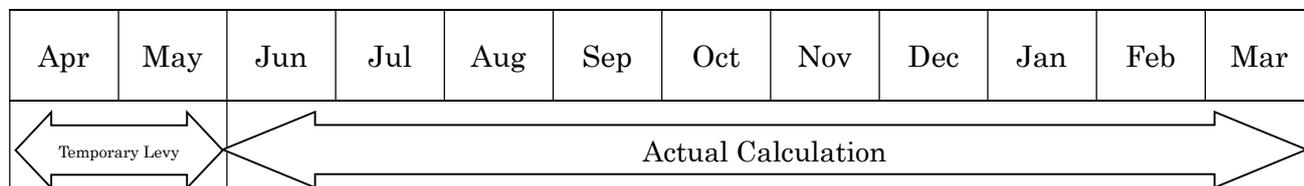
※前年の合計所得金額が2,400万円を超えて2,450万円以下のときは29万円、2,450万円を超えて2,500万円以下のときは15万円、2,500万円を超えるときは0円になります。

独自控除額を算出する場合、次の表のように、加入者の区分ごとに差し引く額を計算します。①～③を合算した額が、「所得割額の独自控除」です。独自控除の適用については、自動的に判定を行いますので、申請をする必要はありません。

区分		差し引く額
①	扶養家族が	障害者控除の対象でない扶養家族
②	いる場合	障害者控除の対象である扶養家族
③	障害者控除（本人分）・寡婦控除・ひとり親控除 を申告している場合	
		92 万円×料率

2. Tax Amount Determination

Yearly tax amounts are determined in June, and you will be sent a payment notification (Actual Calculation.) Additionally, April and May's Health Insurance Premiums are paid with the "Monthly Average Health Insurance Premium for the Previous Fiscal Year" (Temporary Levy)



Monthly Health Insurance Premium Amount for April and May: Monthly Average Health Insurance Premium for the Previous Fiscal Year.

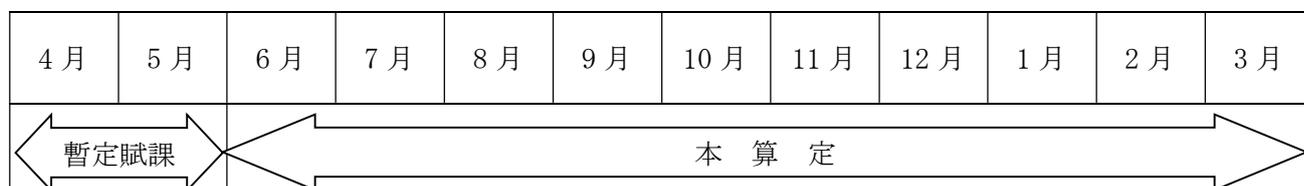
Monthly Health Insurance Premium Amount for June to March: 1/10 of the Yearly Health Insurance Amount after deducting the April and May Insurance Premium Amount.

3. Premium Adjustments during the Fiscal Year

Cases in which a person enrolls in or withdraws from the NHI Program during the fiscal year, insurance premiums are calculated by monthly units.

2 保険料の決定

年間の保険料額は6月に決定し、納入通知書でお知らせします。(本算定) また、4月と5月の保険料額は、「前年度の1か月当たりの平均保険料額」を納付していただきます。(暫定賦課)



4月・5月の各月の保険料額：前年度の1か月当たりの平均保険料額

6月～3月の各月の保険料額：年間保険料額から4月と5月の金額を差し引いた金額の1/10

3 年度途中の異動に伴う保険料の調整

年度途中に加入または脱退した場合には、保険料は月単位で計算します。

4. Income-based Premium Reduction

If your household income for 2024 (the previous year) was lower than a certain amount, your insurance premiums will be reduced. **For this reason, if you have not yet completed your tax returns, please do so.**

Income for 2024 (the previous year) ※1	Premium Reduction
$¥430,000 + ¥100,000 \times$ (number of household members with income - 1)※2 or less	70% of the fixed portion
$¥430,000 + ¥100,000 \times$ (number of household members with income - 1)※2 + (¥305,000 × number of insured※3) or less	50% of the fixed portion
$¥430,000 + ¥100,000 \times$ (number of household members with income - 1)※2 + (¥560,000 × number of insured※3) or less	20% of the fixed portion

※1 Incomes of those who have switched to the Medical Care System for the Elderly (aged 75 and older) are also subject to premium reductions.

※2 "Number of household members with income" refers to the total number of household members with a salary (those whose salary income exceeds 550,000 yen), and recipients of a public pension. When the "number of household members with income - 1" equals less than 0, the value used in the calculation will be 0.

※3 Those who have switched to the Medical Care System for the Elderly (aged 75 and older) are also included in the number of insured.

4 所得基準による減額制度

2024 年中の所得が一定金額以下のときは、次のように保険料が減額されます。所得の申告が済んでいない人は所得の申告をしてください。

2024 年中の世帯の所得 ※1	減額される額
43 万円 + 10 万円 × (給与所得者等の数 - 1) ※2 以下	均等割額の 7 割
43 万円 + 10 万円 × (給与所得者等の数 - 1) ※2 + (30 万 5 千円 × 加入者数※3) 以下	均等割額の 5 割
43 万円 + 10 万円 × (給与所得者等の数 - 1) ※2 + (56 万円 × 加入者数※3) 以下	均等割額の 2 割

※1 後期高齢者医療制度へ移行した人の所得も、減額判定の対象となる所得に含めます。

※2 「給与所得者等の数」とは、給与所得者(給与収入が 55 万円を超える人)と公的年金等受給者の合計人数です。「給与所得者等の数 - 1」が 0 未満となる時は 0 として計算します。

※3 後期高齢者医療制度へ移行した人も、加入者数に含めます。

5. Child Insurance Premium Reduction

The fixed portion will be reduced by 50% for children born on or after April 2, 2018.

In addition, if you meet the criteria for "4. Premium Reductions", the reduced premiums will be deducted by another 50% under "Child Insurance Premium Reductions". Furthermore, you do not need to apply in order to receive a child insurance premium reduction.

※ There is a chance that you may not receive child insurance premium reductions if your insurance premiums exceed the maximum limit.

6. Reduction of National Health Insurance Premiums before and after Childbirth

Those who are enrolled in National Health Insurance and give birth are eligible to receive a reduction in their insurance premium. The reduction period is 4 months, starting one month prior to the expected delivery month. In case of multiple pregnancies, the reduction period is 6 months, starting 3 months prior to the expected delivery month. The notification can be submitted from 6 months prior to the expected date of delivery. You may also submit the notification after giving birth. To submit the notification, please visit the Health Insurance & Pension Division of your local ward office or Pension Welfare Division of your ward branch office with a document showing the (expected) date of delivery and whether it is a single pregnancy or multiple pregnancy, such as Mother and Child Health Handbook (Boshi Kenko Techo).

*Those who pay insurance premiums at the highest rate may not be eligible to receive the reduction.

7. Premium Exemptions

If your income experiences a sharp decline (if your 2024 household income was ¥10,000,000 or under and your income for this year is expected to be ¥2,740,000 or under, and your 2024 household income declines by 8/10 or under) or if your home is damaged by a disaster, you may be eligible to receive a partial premium exemption after application. Furthermore, if your income for 2024 is below a fixed amount, you may be eligible to receive an exemption. Written documents are required in order to receive a premium exemption. Please consult your local Ward Office's Health Insurance & Pension Division or Branch Office's Residents' Welfare Division in advance for more information.

5 子ども減額制度

2019年4月2日以降に生まれた子どもがいる場合は、子どもの均等割額の5割が減額されます。
また、「4 所得基準による減額制度」の条件にも当てはまる場合は、その減額がされた後の均等割額の5割が子ども減額で減額されます。なお、子ども減額を適用するために申請はいりません。
※保険料額が最高限度額を超えている場合は、子ども減額が適用されないことがあります。

6 産前産後減額制度

国民健康保険に加入している人が出産する場合、届出により、出産（予定）月の前月から4か月相当分（多胎妊娠の場合は、出産（予定）月の3か月前から6か月相当分）の保険料が減額されます。届出は、出産予定日の6か月前から届出ができます。出産後の届出も可能です。母子健康手帳等、出産（予定）日や単胎・多胎妊娠の別を明らかにする書類をお持ちのうえ、お住まいの区の区役所保険年金課または支所区民福祉課へお届けください。
※保険料額が最高限度額を超えている場合は、産前産後減額が適用されないことがあります。

7 保険料の減免

所得が急激に減少した場合（2024年中の所得が1,000万円以下の世帯で、2025年の見込所得が274万円以下、かつ、2024年中の所得の8/10以下に減少した世帯）、あるいは災害により家屋に被害がでた場合などは、申請により保険料の一部が減免されることがあります。
なお、それ以外にも2024年中の所得が一定以下の場合などにも減免を受けられる場合があります。
また、減免を受ける際には必要な書類もありますので、あらかじめお住まいの区の区役所保険年金課または支所区民福祉課へご相談ください。

8. Insurance Premium Reductions for the Unemployed

Those receiving unemployment benefits after losing their job (e.g. due to company circumstances) may be eligible to receive a premium reduction. Please bring your Employment Insurance Qualified Recipient's Identification Card (*koyohoken jukyū shikakusha sho*) (Fig. 1) or Employment Insurance Eligibility Notification (*koyohoken jukyū shikaku tsuti*) (Fig. 2) to your local Ward Office's Health Insurance & Pension Division or Branch Office's Residents' Welfare Division and consult with them for more information

Fig. 1

雇用保険受給資格者証				
1. 支給番号		2. 氏名		
3. 被保険者番号		4. 性別	5. 離職時年齢	6. 生年月日
		7. 求職番号		
8. 住所又は居所				
9. 支払方法(金融機関コード - 記号(口座)番号)				
10. 資格取得年月日		11. 離職年月日		12. 離職理由
13. 60歳到達時賃金日額		14. 離職時賃金日額		15. 給付制限

Fig. 2

雇用保険受給資格通知					
個人番号登録有無		住居所管轄決定所			
Column [12. Reason for leaving employment] must be 11, 12, 21, 22, 31, 32, 23, 33, or 34.					
10. 資格取得年月日	11. 離職年月日	12. 離職理由	13. 60歳到達時賃金日額	14. 離職時賃金日額	15. 給付制限

8 失業者を対象とした保険料軽減制度

会社都合等の理由で失業して雇用保険の失業給付を受けている人は、保険料の軽減を受けられる場合があります。雇用保険受給資格者証（図1）または雇用保険受給資格通知（図2）をお持ちのうえ、お住まいの区の区役所保険年金課または支所区民福祉課へお届けください。

図1

雇用保険受給資格者証					
1. 支給番号		2. 氏名			
3. 被保険者番号		4. 性別	5. 離職時年齢	6. 生年月日	7. 求職番号
8. 住所又は居所					
9. 支払方法(金融機関コード・記号(口座)番号)					
10. 資格取得年月日		11. 離職年月日		12. 離職理由	
13. 60歳到達時賃金日額		14. 離職時賃金日額		15. 給付制限	

図2

雇用保険受給資格通知					
個人番号登録有無		住居所管轄安定所			
【12.離職理由】欄が11・12・21・22・31・32・23・33・34のいずれかであること。					
10. 資格取得年月日	11. 離職年月日	12. 離職理由	13. 60歳到達時賃金日額	14. 離職時賃金日額	15. 給付制限

9. Important Information about Insurance Premiums after Moving to Japan

The initial year you are in Japan, your previous year's Japanese income would have been zero, so you will qualify for the 70% reduction of the fixed fee; but from the second year onward, if your income for part-time work or other employment exceeds ¥980,000 (and the taxable income exceeds ¥430,000), the reduction in the per-household fixed rate will no longer apply, and your monthly insurance payments will rise sharply.

To keep your monthly insurance premium at a minimum level (to receive 70% reduction in the per-household fixed rate) from the second year of residence in Japan onward, all of the following conditions must be met (single-person household.)

1. Income from the previous year's work in Japan must have been ¥980,000 or less (i.e. taxable income is ¥430,000 or less) .
2. You have filed an income tax report.

9 日本に入国したときの保険料に関する注意点

始めて日本に入国した1年目は、前年に日本で稼いだ収入が0円のため、均等割額の7割が減額されますが、2年目以降は1人世帯で前年のアルバイトなど給与収入が98万円（所得が43万円）を超えれば均等割額の7割の減額が受けられないため、保険料が高くなります。

在留期間が2年目以降も保険料が最低額となる（世帯の均等割額の7割が減額される）ためには、以下の条件をすべて満たす必要があります。（1人世帯の場合）

- ① 日本での前年中の給与収入が98万円以下（所得が43万円以下）である。
- ② 所得の申告をしている。

10. How to Pay Insurance Premiums

Insurance premiums can be paid via monthly withdrawals from a bank account.

The premium is debited from your bank account on the last day of each month.

(If the last day of the month falls on a non-business day of the financial institutions, the due date is postponed to the following business day.)

It is convenient to use the pay-easy account transfer acceptance service at the Ward Office or the Branch Office for registering the account transfer. (The pay-easy account transfer acceptance service is a system for registering the account transfer by using only the automatic teller card of the account holder.)

If you have no automatic teller card or your bank does not have the pay-easy account transfer acceptance service, bring something that can certify your passbook seal and account number (e.g., passbook) to Insurance & Pension Division (Receiving Cashier) of the Ward Office in your residence.



Some financial institutions accept money transfer requests through their websites.

Please scan the code for detailed information.

Until you have a bank account set up for withdrawals, you will be sent a payment slip (*nofusho*) used to pay the insurance premiums yourself.

※Banks offering the pay-easy account transfer acceptance service:

Aichi Bank, Ogaki Kyoritsu Bank, Bank of Kyoto, San ju San Bank, Juroku Bank, Tokyo Star Bank, Bank of Nagoya, Hyakugo Bank, Mizuho Bank, Sumitomo Mitsui Banking Corporation, Bank of Mitsubishi UFJ, Japan Post Bank (including post offices) Bank, Tokai Labor Bank, Shinkin banks (that are designated to provide an agency payment service), and JA banks (that are designated to provide an agency payment service)

11. Steps Taken Against Households in Arrears

Failing to pay your health insurance premium by the due date will turn your status into delinquency. We will conduct investigations at your workplace into your income, and what property and assets you own. Following, we will proceed to seize such property and assets

in accordance with the penalties for overdue tax in your area.

It may not be possible to extend your stay in some cases.

to status of residence has been revoked without

You are still expected to pay your health insurance premiums even when you are in delinquency.

10 保険料の支払方法

保険料は、毎月口座振替により納付していただきます。

保険料は、毎月末日（末日が金融機関の休業日の場合は翌営業日）に口座から引き落とします。

口座振替の登録は区役所または支所の窓口でペイジー口座振替受付サービスを利用いただくと便利です。（ペイジー口座振替受付サービスとは、ご本人のキャッシュカードのみで口座振替の登録ができる制度です。）

キャッシュカードをお持ちでないときやペイジー口座振替受付サービスが利用できない銀行のときは通帳印と口座番号が確認できるもの（預金通帳など）をお住まいの区の区役所保険年金課（収納担当）にお持ちください。

また、一部の金融機関ではウェブサイトから口座振替の申し込みをすることができます。

右図の二次元コードから検索してください。

なお、口座振替が始まるまでの間は、納付書をお送りします。



※ペイジー口座振替受付サービスが利用できる銀行

あいち、大垣共立、京都、三十三、十六、東京スター、名古屋、百五、みずほ、三井住友、三菱UFJ、ゆうちょ（郵便局を含む）の各銀行

東海労働金庫、各信用金庫（本市収納代理金融機関のみ）、各農業協同組合（本市収納代理金融機関のみ）

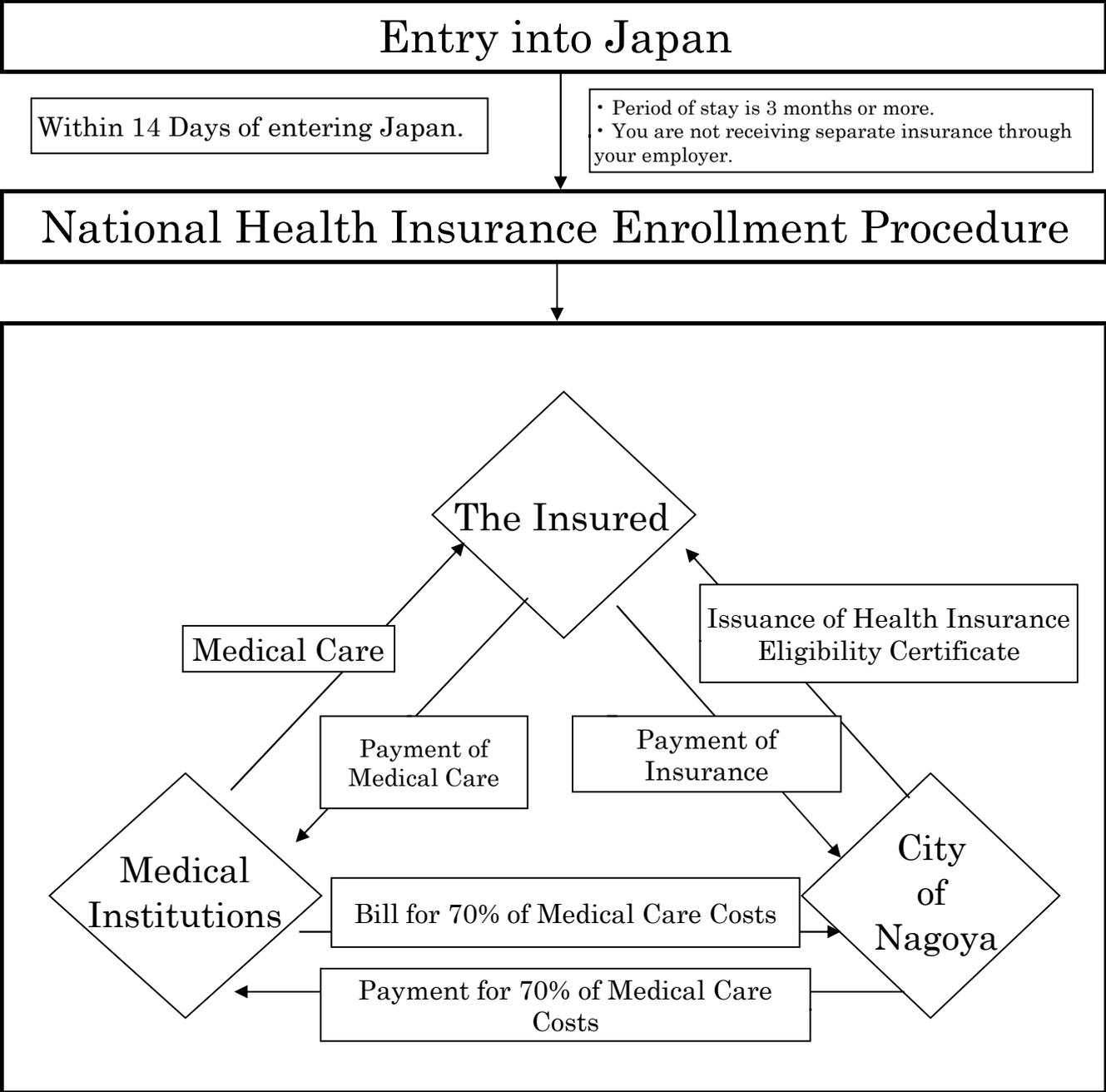
11 未納世帯に対する措置

指定期限までに保険料をお支払いいただけない場合は、地方税の滞納処分の例によって、差押えのために勤務先への給与調査等の財産調査が行われ、財産の差押えを受けることになります。

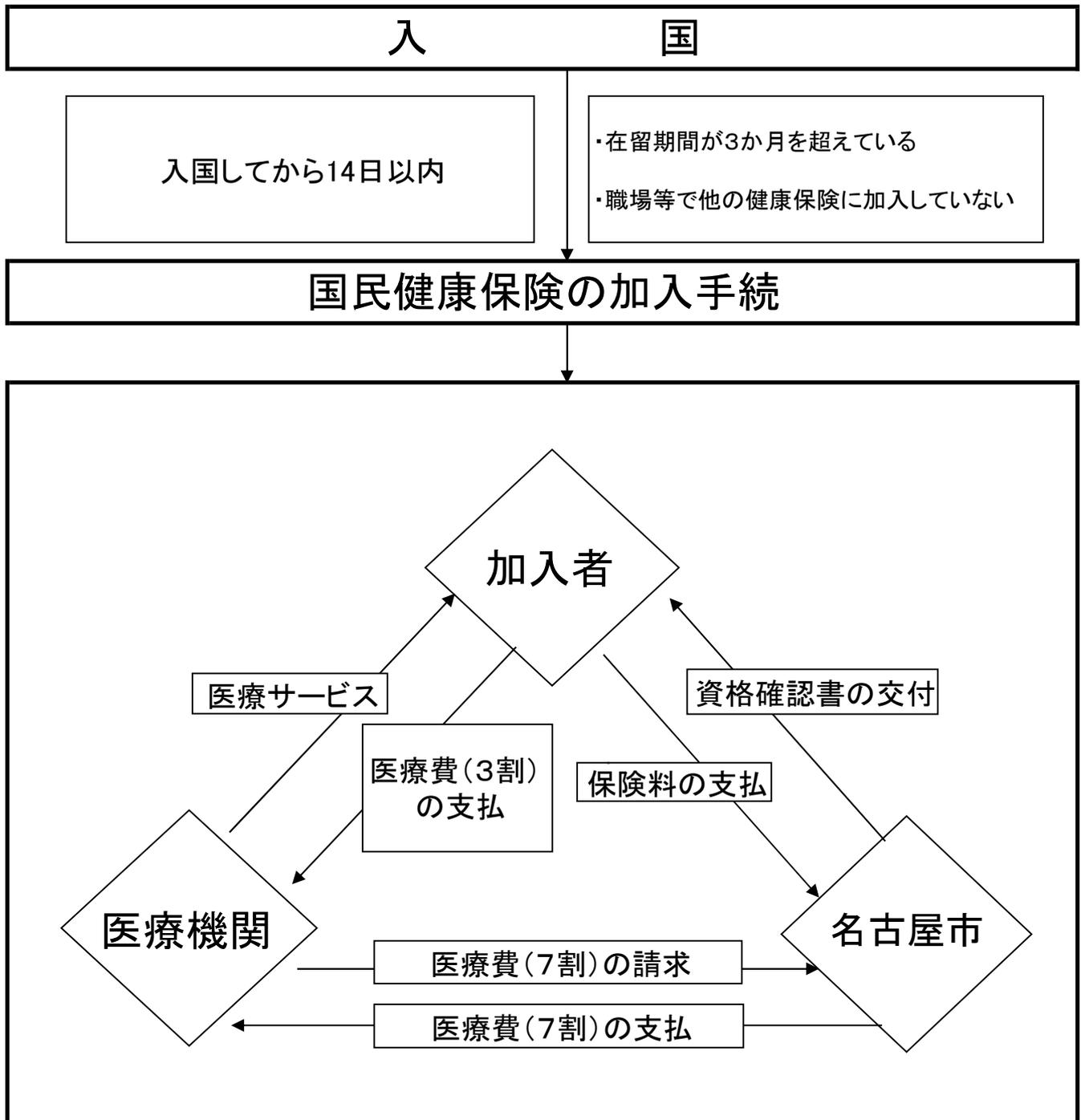
また、在留期間の更新ができなくなる場合があります。

なお、このような措置を受けても保険料の支払義務はなくなりません。

The National Health Insurance Program



国民健康保険のしくみ



For more information, contact your local Ward Office's Health Insurance & Pension Division or Branch Office's Residents' Welfare Division

お問い合わせは、お住まいの区の区役所保険年金課・支所区民福祉課へ

Ward Office/Branch Office 区役所・支所	Phone Number 電話番号	Ward Office/Branch Office 区役所・支所	Phone Number 電話番号
Chikusa Ward Office Health Insurance & Pension Division 千種区役所保険年金課	052-753-1904	Nakagawa Ward Office Health Insurance & Pension Division 中川区役所保険年金課	052-363-4346
Higashi Ward Office Health Insurance & Pension Division 東区役所保険年金課	052-934-1143	Nakagawa Ward Tomida Branch Office , Residents' Welfare Division 中川区役所富田支所区民福祉課	052-301-8143
Kita Ward Office Health Insurance & Pension Division 北区役所保険年金課	052-917-6455	Minato Ward Office Health Insurance & Pension Division 港区役所保険年金課	052-654-9644
Kita Ward Kusunoki Branch Office , Residents' Welfare Division 北区役所楠支所区民福祉課	052-901-2262	Minato Ward Nanyo Branch Office , Residents' Welfare Division 港区役所南陽支所区民福祉課	052-301-8154
Nishi Ward Office Health Insurance & Pension Division 西区役所保険年金課	052-523-4544	Minami Ward Office Health Insurance & Pension Division 南区役所保険年金課	052-823-9343
Nishi Ward Yamada Branch Office , Residents' Welfare Division 西区役所山田支所区民福祉課	052-501-4935	Moriyama Ward Office Health Insurance & Pension Division 守山区役所保険年金課	052-796-4544
Nakamura Ward Office Health Insurance & Pension Division 中村区役所保険年金課	052-433-2890	Moriyama Ward Shidami Branch Office , Residents' Welfare Division 守山区役所志段味支所区民福祉課	052-736-2257
Naka Ward Office Health Insurance & Pension Division 中区役所保険年金課	052-265-2243	Midori Ward Office Health Insurance & Pension Division 緑区役所保険年金課	052-625-3945
Showa Ward Office Health Insurance & Pension Division 昭和区役所保険年金課	052-735-3844	Midori Ward Tokushige Branch Office , Residents' Welfare Division 緑区役所徳重支所区民福祉課	052-875-2206
Mizuho Ward Office Health Insurance & Pension Division 瑞穂区役所保険年金課	052-852-9332	Meito Ward Office Health Insurance & Pension Division 名東区役所保険年金課	052-778-3053
Atsuta Ward Office Health Insurance & Pension Division 熱田区役所保険年金課	052-683-9484	Tempaku Ward Office Health Insurance & Pension Division 天白区役所保険年金課	052-807-3843