

# 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

Persons insured under the health insurance at their workplace and their dependents

Persons receiving welfare benefits

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.)

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

<b>Where to go to enroll /withdraw</b>	<ul style="list-style-type: none"> <li>① National Health Insurance &amp; National Pension Division</li> <li>② Civic Affairs Sections at the Ward Offices of Midori Ward and Minami Ward</li> <li>③ Respective Community Development Centers (excluding Hashimoto, Central 6 Districts, and Ono Minami) and branch offices</li> <li>④ Civic Affairs Sections of Chuo Ward</li> </ul>
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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	<ul style="list-style-type: none"> <li>• Notification of Change of Residence or My Number Card for those who have completed Special Change of Residence procedures</li> <li>• Passport • Resident Card</li> </ul>	② ③ ④
When you withdraw from the health insurance at your workplace	<ul style="list-style-type: none"> <li>• Resident Card • Certificate of Loss of Qualification, etc.</li> </ul>	① ② ③
When a child is born	<ul style="list-style-type: none"> <li>• Birth Certificate • Mother and Child Health Handbook • Resident Card</li> </ul>	② ③ ④

\* If you have a resident status for specified activities, make sure to bring your designation certificate with you. If your specified activity is for medical treatment, sightseeing, health maintenance, etc., you will not be eligible to enroll in National Health Insurance.

### (2) National Health Insurance Withdrawal Procedure

When it becomes necessary	What to take	Where to go
When you move out of Sagamihara City	<ul style="list-style-type: none"> <li>• National Health Insurance Card or Certificate of Qualification Confirmation (of National Health Insurance)*</li> <li>• Resident Card</li> </ul>	② ③ ④
When you enroll in the health insurance at your workplace	<ul style="list-style-type: none"> <li>• Document showing the date of acquisition of eligibility for health insurance at your workplace</li> <li>• National Health Insurance Card or Certificate of Qualification Confirmation (of National Health Insurance)*</li> </ul>	① ② ③
Upon death	<ul style="list-style-type: none"> <li>• National Health Insurance Card or Certificate of Qualification Confirmation (of National Health Insurance)*</li> </ul>	② ③ ④
When you lose your resident status	<ul style="list-style-type: none"> <li>• National Health Insurance Card or Certificate of Qualification Confirmation (of National Health Insurance)*</li> </ul>	② ③ ④

\* Even if you have a My Number Card which you have registered to use as your health insurance card, if you have a paper/plastic health insurance card, you must still bring it with you.

### (3) Other procedures

When it becomes necessary	What to take	Where to go
When your address in Sagamihara City changes	<ul style="list-style-type: none"> <li>• Resident Card</li> <li>• National Health Insurance Card or Certificate of Qualification Confirmation (of National Health Insurance)*</li> </ul>	② ③ ④
When the head of the household or your name changes	<ul style="list-style-type: none"> <li>• Resident Card</li> <li>• National Health Insurance Card or Certificate of Qualification Confirmation (of National Health Insurance)*</li> </ul>	② ③ ④
When you lose your insurance card or it gets dirty	<ul style="list-style-type: none"> <li>• Resident Card</li> <li>• In the case of insurance cards that got dirtied, the applicable National Health Insurance Card or Certificate of Qualification Confirmation (of National Health Insurance)*</li> </ul>	① ② ③

\* Even if you have a My Number Card which you have registered to use as your health insurance card, if you have a paper health insurance card, you must still bring it with you.

- **Enrollment and withdrawal should be done within 14 days.**

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

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 in which you become eligible for National Health Insurance in Sagamihara City due to disqualification of social insurance, transfers, etc.

$$\begin{aligned} & \text{Insurance tax when enrolling midterm of the fiscal year...} \\ & \text{Annual insurance tax} \times \frac{\text{No.of months from the month of enrollment to March}}{12} \\ & \text{Insurance tax when withdrawing midterm of the fiscal year...} \\ & \text{Annual insurance tax} \times \frac{\text{No.of months from April to the month prior to withdrawal}}{12} \end{aligned}$$

The below table shows the tax rate for 2025.

The amount is calculated as follows: “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 each item from ① - ③, and the total amount becomes the annual insurance tax.

<b>National Health Insurance Tax</b>	<b>[①: per income levy]</b> Previous year’s total net income, etc. (*) Minus basic deduction amount	<b>[②: per capita rate]</b> Amount per enrolled person	<b>[③: equal cleavage]</b> Amount per household
<b>A: Medical care portion</b>	6.40% of ①	27,000 yen × No. of persons	17,000 yen
<b>B: Funding for the elderly aged 75 or older portion</b>	2.7% of ①	11,000 yen × No. of persons	7,000 yen
<b>C: Long-term care contribution portion</b>	2.32% of ①	11,500 yen × No. of persons	6,000 yen

\* 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.

\* “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: 660,000 yen,” “B: Funding for the elderly aged 75 or older portion: 260,000 yen,” and “C: Long-term care contribution portion: 170,000 yen”

Those turning 40 years old	The “C: Long-term care contribution portion” will be imposed from the month of one’s 40 <sup>th</sup> birthday (for those with a birthday on the 1 <sup>st</sup> , 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 <sup>th</sup> birthday (for those with a birthday on the 1 <sup>st</sup> , 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 <sup>th</sup> birthday. *From 75 years of age, there is a separate premium for medical insurance for the elderly aged 75 or over.

(2) 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 month 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.

(3) 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 + (305,000 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 + (560,000 × 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.

**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.

(b) Per capita basis taxation system for dependent children

Per capita basis taxation (medical and support) for preschool children (before entering elementary school) will be reduced by 50%. You do not need to apply for this.

\* Sagami-hara City's unique initiative to extend eligibility for this reduction to all children under 18 years of age ended in fiscal 2024.

(c) System for specific qualified recipients, etc. (declaration necessary)

Those who have been issued an “Employment Insurance Eligibility Certificate (or Notice of Eligibility)” and meet all of the following conditions ① to ③ may be eligible for a reduction in insurance tax. Please contact us for details.

① Those enrolled in the Sagamihara City National Health Insurance

② Those who are under 65 years old on the date of separation from employment

③ Those whose reason for separation from employment indicated on the Employment Insurance Eligibility Certificate, etc. corresponds to one of the following codes:

• Specific qualified recipients: 11, 12, 21, 22, 31, 32

• Those separated from employment for specific reasons: 23, 33, 34

(d) System for those who are planning/going to give birth

The insurance tax for the period before and after childbirth has been reduced for insured persons who are scheduled to give birth or who have given birth. In principle, submission of a notification is required. Please contact us for details.

(4) 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 1<sup>st</sup>, and those who entered after January 2<sup>nd</sup>, 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.

(5) Reduction or exemption of insurance tax

Households that fall under the following requirements and in which insurance tax payment for the fiscal year of 2025 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 2024.
< 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 2025 is expected to decrease to 70% or less from year 2024. *
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 2025 is more than 30% of the expected household income for year 2025

<b>⑤ &lt; Reduction or exemption due to capital gains &gt;</b>
If, in order to pay off debts in relation to a business enterprise, residence, etc., land and/or house was sold in year 2024 and all the income went to paying off that debt
<b>⑥ &lt; Reduction or exemption for time incarcerated &gt;</b>
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 2024

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 2025.

\* Must apply during the fiscal year of 2025. (Excluding ⑥)

\* You cannot apply retroactively for a reduction or exemption of insurance tax for taxes before the fiscal year of 2024. (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) How to pay insurance tax

In Sagami-hara, 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 monthly installments from the month following enrollment to the following March. The tax notice and payment statement 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, etc.; through Pay-easy or through Smartphone payment (including 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) If you fail to pay insurance tax

If you fail to pay insurance tax and it is left in arrears, the following strict measures will be taken depending on the period of arrears. Please ensure that insurance tax is paid by the due date. Please note that you will incur an overdue tax depending on the no. of days late, which you will also be required to pay.

- Reminder, urgent notice, telephone reminder, etc.

If payment of the insurance tax is not made by the due date, a reminder letter will be sent. If payment is still not made, a separate urgent notice may be given by telephone or in writing.

- Asset investigation/disposition of delinquency

If the delinquency of insurance tax continues without any special reason after the reminder, an investigation will be conducted with the bank, the employer, or a public office regarding the details of the person's assets (savings, salary, real estate, etc.), and if ownership of assets is found, the assets will be seized as a disposition of delinquency in accordance with the law.

Further, if the delinquent due date reaches a fixed criterion, the individual may be required to pay all the costs at medical facilities.

(3) When payment is difficult

There is a system in which the payment of taxes may be deferred for a selected time period when it is deemed that 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 at one of the below consultation counters if payment is not possible by the due date.

~ Payment Consultation Counter ~

- Residents of Chuo Ward and those living outside the city (the 23 special wards of Tokyo and prefectures other than Kanagawa Prefecture)

→Collection and Coordination Teams 1 and 2, Tax Payment Section ☎042-769-8300

- Residents of Midori Ward and those living outside the city (Tokyo municipalities (excluding the 23 special wards of Tokyo))

→Collection and Coordination Team, Municipal Taxation Office of Midori ☎042-775-8808

- Residents of Minami Ward and those living outside the city (Kanagawa Prefecture excluding Sagami City)

→Collection and Coordination Teams 1 and 2, Municipal Taxation Office of Minami ☎042-749-2163

~ Reception Time ~

[Weekdays] From 8:30 am to 5:00 pm

\*If it is difficult for you to come and consult at the counter, we also accept consultations by phone.

## \* Contact

- Sagami City National Health Insurance Call Center

☎042-707-8111

\*Calls in languages other than Japanese will involve three parties: you, the call center representative, and an interpreter.

<Languages available>

English, Chinese, Korean, Vietnamese, Nepali, Tagalog, Hindi, Portuguese, Indonesian, Thai, Spanish, French, Russian

\* Please note that this service may not be available when an interpreter is on another call.

<Reception time>

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

8:30 am to 5:15 pm

2<sup>nd</sup> and 4<sup>th</sup> Saturday

8:30 am to 12:00 pm

\* Please note that for the following languages, there are certain times when the service is not available even during the call center's reception time.

Language	Day of the week it is not available	Time it is not available
Vietnamese, Thai	N/A	8:30 to 9:00 am
Nepali, Tagalog, Hindi, Indonesian, French, Russian	Saturday	8:30 to 9:00 am