

About National Health Insurance tax

1 The taxpayer is the head of the household

The National Health Insurance tax is levied on the head of the household with the National Health Insurance, therefore even if the head of household is not enrolled in the National Health Insurance, if there is another member of the household who is enrolled in the National Health Insurance, the tax will be levied on the head of the household.

National Health Insurance tax is calculated based on the total of medical benefits for medical insurance, expense required for support for the elderly to cover their late-stage elderly support expenses and care insurance, as well as nursing care payment (only for those aged 40 to 64).

About the National Health Insurance tax rate revisions in 2025

tax rate

The tax rate is determined every year based on the standard insurance rate indicated by Aichi Prefecture. The following is for the year 2025.

Division	Medical benefits	Support money for late-stage elderly	Nursing care payment
Income percent	6. 75% (+0. 59%)	2. 78% (Δ0. 06%)	2. 32% (±0%)
Per capita rate	28, 900円 (+3, 200円)	11, 700円 (+200円)	11, 700円 (+200円)
Equal division	18, 800円 (+1, 400円)	7, 600円 (Δ200円)	5, 800円 (±0円)

※( ) is a comparison of tax rate from the previous year (2024).

About the tax reductions/reduction system of National Health Insurance in 2025

1 About the 70%/50%/20% reductions for households with low income (no application required)

For households where the total amount of income of the head of household and all the insured members of the household within the previous year meet the following conditions, the per capita rate and equal division rate will be automatically reduced according to the respective reduction rates.

Target household	Reduction rate
Households with a total income of 430,000 yen + 100,000 yen x (number of household members receiving salary or pension – 1) or less in 2024	70%
Households with a total income of 430,000 yen + (305,000 yen x number of household members enrolled in national health insurance) + 100,000 yen x (number of household members receiving salary or pension – 1) or less in 2024	50%
Households with a total income of 430,000 yen + (560,000 yen x number of household members enrolled in national health insurance) + 100,000 yen x (number of household members receiving salary or pension – 1) or less in 2024	20%

※Persons receiving a salary or pension: Those whose salary income exceeds 550,000 yen and those whose public pension, etc. payments exceed 600,000 yen (for those under 65 years old) or 1.1 million yen (for those 65 years old or older)

※If the total income of the household during the previous year cannot be confirmed, it will not be deducted. If you have not declared income for 2024, please make sure to file it.

2 Reduction for those who left their jobs due to involuntary reasons (application required)

Those who left their jobs due to involuntary reasons, should you receive unemployment benefits such as “Persons with specific qualifications as recipients” or “Unemployed workers with specific reasons”, calculation of National Health Insurance tax shall be done by reducing your salary income to 30/100 for the previous year.

Note that the National Health Insurance tax may not be reduced if your salary income is small.

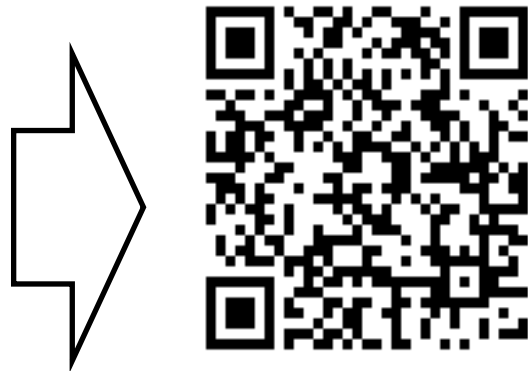
item	Content
Target person	If you wrote the following numbers in the reason for leaving job column on your Employment Insurance Qualification Certificate: (A) Persons with specific qualifications as recipients (unemployment due to bankruptcy, dismissal, etc.)...11・12・21・22・23・31 (B) Unemployed workers with specific reasons (unemployment due to termination, etc.)...23.33.34
Reduction period	From the month of the day after the unemployment date until the end of the following year since the the said month
What you need to prepare for the application	①Document that shows your “My number” ②Recognition seal ③Employment Insurance Qualification Certificate

※“Exceptional recipients” and “Elderly Recipients” are not eligible.

3 Various exemption systems (apply within the fiscal year)

	Tax exemption type	Income limit	Exemption amount	<u>What you need to prepare for the application</u>
1	<b>Income reduction</b> For cases such as deaths, illnesses(with medical treatment period of 6 months or more), unemployment, closure of business, etc. of National Health Insurance members, reduction in the estimated amount of total income, etc. during 2025 will be recognized and will be decreased to less than half of the total amount of income, etc. in 2024	The total amount of income of head of the household and National Health Insurance member in 2024 is 3 million yen or less	This is the amount that corresponds to half of the income-based portion which is part of the amount of payment that is due after the occurrence of specified reason.	① Documents that will show the total amount of income, etc. of the head of household and all members of the National Health Insurance for the whole year of 2024 and 2025 (withholding tax slip, income and expenditure statement, etc.) ② Documents certifying the reason for income decrease (medical certificate (with medical treatment of 6 months or more), certificate of unemployment, copy of business closure notice, etc.) ③ Recognition seal
2	<b>Disaster relief</b> When a head of the household or a member of the National Health Insurance suffers damage of more than 3/10 of the price of the house/household items in which the head of the household or National Health Insurance member lived due to disasters such as earthquake, storm, flood, or fire (The amount of damage excludes the amount covered by fire insurance etc.)	The total amount of income, etc. of the head of household and the members of National Health Insurance during 2024 is 10 million yen or less	The full amount from 1/8 of the amount of payment that is due after the day of the disaster (this depends on the degree of damage or total income amount, etc)	① Disaster certificate or Damage certificate ② Document that shows the amount of damage and the amount of insurance coverage ③ Recognition seal
3	<b>Reduction and exemption for medical subsidies</b> If the National Health Insurance member is a recipient or qualifier of the medical expenses subsidy for persons with disabilities, mother/child/father households, and mentally ill persons, and is receiving other medical benefits by law, etc.	The total amount of income of the head of household and the members of National Health Insurance during 2024 is 1.5 million yen or less	This is the amount that corresponds to the 2/10 of the income-based portion which is part of the amount of payment that is due after the occurrence of specified reason.	① Medical Expenses Recipient Certificate or Qualified Recipient Certificate ② Recognition seal
4	<b>Reduction of taxes for Welfare Recipients</b>		The amount based on the corresponding due date that arrives after the date when specified reason occurred.	① Recognition seal
5	<b>Reduction and exemption for persons entering a penal institution</b>		Person corresponding to Article 59 of National Health Insurance Act and amount corresponding to period	① Document that shows the dates you were in the penal institution (certificate of residence, etc.) ② Recognition seal

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(<https://www.city.anojo.aichi.jp/kurasu/hokennenkin/kokuho/douhuutirasi.html>)

Contact information

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