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, another member of the household is enrolled in the National Health Insurance, the tax will be levied on the head of the household.

2 The tax calculation method of the National Health Insurance

The National Health Insurance tax is calculated as the total of: the amount for medical benefits related to medical insurance; the portion for supporting the latter-stage elderly (costs for the Latter-Stage Elderly Support Fund, etc.); the long-term care contribution required for long-term care insurance (applies only to persons aged 40-64); and the Child and Childcare Support Fund portion.

About the National Health Insurance tax rate revisions in 2026

Division	Medical benefits	Support fund for late-stage elderly	Nursing care payment	the Child and Childcare Support Fund portion
Income percent	7.43% (+0.68%)	2.84% (+0.06%)	2.44% (+0.12%)	0.29%
Per capita rate	31,700円 (+2,800円)	12,000円 (+300円)	12,200円 (+500円)	1,300円 ※including the per-capita rete for those aged 18 and over
Equal division	20,300円 (+1,500円)	7,700円 (+100円)	6,000円 (+200円)	700円

(　) is a comparison of tax rate from the previous year (2025).
※The Child and Childcare Support Fund amount per-capita= ① the insured-person amount per-capita + ②the amount of insured persons aged 18 and over per-capita
①Insured persons under 18 will receive a 100% reduction
②The equivalent amount to the reduction per-capita for insured persons under 18 is apportioned among the number of insured persons aged 18 and over

About the Child and Childcare Support Fund system

The Child and Childcare Support Fund system was established in fiscal 2026 as a new mechanism of shared responsibility and solidarity to support child-rearing households, under the "Child Future Strategy" (Cabinet decision of December 22, 2023) and the "Act Partially Amending the Child and Childcare Support Fund Act, etc." (Act No. 47 of 2024). It was created as part of a fundamental strengthening of measures to address the declining birthrate, whereby all generations and all economic actors who benefit from such measures share in supporting child-rearing households.

To cover costs subject to the support payments, the national government will, from fiscal 2026 onward, collect support contributions from medical insurers each year, and medical insurers will be obliged to pay these contributions. To enable payment of these support contributions, from April 2026 the Child and Childcare Support Fund portion will be collected together with the existing insurance tax.

About the tax reductions/reduction system of National Health Insurance in 2026

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 2025	70%
Households with a total income of 430,000 yen + (310,000 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 2025	50%
Households with a total income of 430,000 yen + (570,000 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 2025	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 2025, 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	What you need to prepare for the application
1	Income reduction 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 2026 will be recognized and will be decreased to less than half of the total amount of income, etc. in 2025	The total amount of income of head of the household and National Health Insurance member in 2025 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 2025 and 2026 (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	**Disaster relief** 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 2025 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	**Reduction and exemption for medical subsidies** 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 2025 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	**Reduction of taxes for Welfare Recipients**		The amount based on the corresponding due date that arrives after the date when specified reason occured.	① Recognition seal
5	**Reduction and exemption for persons entering a penal institution**		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

・You can check the contents of the translated letter here.
If you can not confirm, please contact us so we will mail a translation letter.

（https://www.city.anjo.aichi.jp/kurasu/hokennenkin/kokuho/douhuutirasi.html）

Contact information

Anjo City Hall, National Health Insurance Pension Division, National Health Insurance Section (Main Office 1st floor, 9th window)
TEL: 0566-71-2230
Reception hours: From 9:00 am to 4:00 pm on weekdays
City official website （https://www.city.anjo.aichi.jp）