

# 通知書のみかた How to understand the notification sheet

999-9999  
滋賀県彦根市元町4番2号

彦根 次郎 様方

彦根 太郎 様

The person name who has duty to pay tax.(Family Head)  
\* It is family head's obligation to pay National Health Insurance charge.

Subtract "basic deduction 330,000 yen" from last year income of each insurance member. Then get total of your family income.

Due date for Normal Levy (=Collection) and Payment Amount for each term.

Levy Year (Apr. to Mar.)

## 平成27年度 国民健康保険料 決定通知書

通知書番号 00001234567

When you make inquiry, please tell this number.

"均等割・平等割" will be automatically calculated and reduced based on last year income and the number of Insurance members. Except for the case which city hall could not refer the income situation of family head and family member from our database. In this case your insurance charge will not reduced.  
(Even if you did not earn any money in last year, the case you did not submit Final Income Tax Report (=KAKUTEI-SHINKOKU), you need to declare your income situation to us. Please make inquiry to HOKEN-RYOU-KA(= Insurance Premiums Division).)  
There are 3 types reduction of 【7→70% reduction】【5→50% reduction】【2→20% reduction】  
For Your Reference: 【70% reduction】 will be only applicable to the family which each family member's last year incomes (include family head's income) are less than 330,000 yen.

市長 久保 貴 印

※ 職場の健康保険等、別の健康保険に加入された場合は変更の届出が必要です。①現在加入の健康保険証、②国民健康保険証、③印鑑等をお持ちの上、保険年金課までお越し下さい。

| 人 数          | 賦課 所得額 | 標準保険料  |       | 後期移行 軽減額 | 軽減額   |     | 限度超過額 | 月割増減前 保険料 | 月割増減額 | 減免額 | 差引保険料   |        |   |        |
|--------------|--------|--------|-------|----------|-------|-----|-------|-----------|-------|-----|---------|--------|---|--------|
|              |        | 均等割    | 平等割   |          | 均等割   | 平等割 |       |           |       |     |         |        |   |        |
| 医療           | 2      | 373744 | 26348 | 58800    | 22200 | 0   | 7     | 41160     | 15540 | 0   | 107348  | 7053   | 0 | 114401 |
| 支援金          | 2      | 373744 | 8782  | 18000    | 7800  | 0   | 7     | 12600     | 5460  | 0   | 34582   | 2284   | 0 | 36866  |
| 介護           | 1      | 0      | 0     | 8400     | 5400  | 0   | 7     | 5880      | 3780  | 0   | 13800   | -8050  | 0 | 5750   |
| 各期の保険料(普通徴収) |        |        |       |          |       |     |       |           |       |     | 年間保険料合計 | 157017 |   |        |

Total Insurance Charge for this year

| 合計額 | 1期(6月)   | 5期(11月)   | 7期(12月)   | 8期(1月)   | 9期(2月)   | 10期(3月)  |
|-----|----------|-----------|-----------|----------|----------|----------|
| 納期限 | H27.6.30 | H27.11.30 | H27.12.31 | H28.1.31 | H28.2.29 | H28.3.31 |
| 保険料 | 62817    | 15717     | 15717     | 15717    | 15717    | 15717    |

Deduction Month and Payment Amount for Special Levy (Keep back from Pension)  
"H26.4.15" means "15th Apr. 2015".

The name list for National Health Insurance Member

◎加入状況を月ごとに表記しています。

【\*】:医療保険・後期高齢者支援該当

【#】:医療保険・後期高齢者支援該当+介護保険該当

| 合計額 | 4月       | 6月       | 8月       | 10月       | 12月       | 2月       | 翌年度仮算定額 | (被保険者の氏名) | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 1 | 2 | 3月 | 【月割計算】 |   |
|-----|----------|----------|----------|-----------|-----------|----------|---------|-----------|---|---|---|---|---|---|----|----|----|---|---|----|--------|---|
| 納期限 | H27.4.15 | H27.6.15 | H27.8.17 | H27.10.15 | H27.12.15 | H28.2.15 |         | 山田 一郎     | * | * | * | # | # | # | #  | #  | #  | # | # | #  | #      | 賦課期日(4月1日)後に納付義務が生じた方にはその発生した日の属する月から、また納付義務が消滅した方にはその消滅した日の属する月の前月までで月割計算をします。 |
| 保険料 | 94200    | 0        | 0        | 0         | 31400     | 31400    | 31400   | 山田 二郎     | # | # | # | # | # | # | #  | #  | #  | # | # | #  |        |   |

| 保険料率    | 医療分  | 後期支援分 | 介護分  |
|---------|------|-------|------|
| 所得割率(%) | 7.05 | 2.35  | 2.00 |
| 均等割額(円) | 2940 |       |      |
| 平等割額(円) | 2220 |       |      |

### お支払方法

口座振替  
滋賀銀行 彦根駅前支店  
普通 12345\*\*\* 前納  
ヤマダ ハナコ

Payment Method for Normal Levy  
・Bank account information (If you already registered.)  
(Advance payment : One-time Deduction, Paying each term : Every Month Deduction.)  
・Payment sheet (If you did not registered.)  
\* Payment sheets both 1st term type and One-time type are enclosed. Please use whichever you like.

Each rate and amount for this year

In the case of Special Levy (Keep back from Pension), target pension information.

Joined Month and status  
\*...Applicable to Medical Insurance & Second half elderly person support.  
#...Above +(plus) Applicable to nursing care Insurance (From 40 years old to less than 65 years old.)  
○Second half elderly person support is the system to sustain the medical fee of Second half elderly person who is 75 years old or over by all nations.

【Changing from Normal Levy (=Collection) to Special Levy (Keep back from Pension) & Changing from Special Levy (Keep back from Pension) to Normal Levy】  
◎ In the case which you fill following conditions of ①~③, Payment Method will be changed to Special Levy (Keep back from Pension) without procedure. However, if you would like to stop Special Levy (Keep back from Pension) and to prefer Normal Levy (=Collection), then you need to submit TOKUBETU-TYUOUSYUU-TYUUSHI-TODOKE(= stop registration for Special Levy). (Please make inquiry to HOKEN-RYOU-KA(= Insurance Premiums Division).)

◎ In the case which you do not fill following conditions, Special Levy (Keep back from Pension) is not able to applicable, it will be changed to Normal Levy automatically.

- ①Family head is a member and her/his family members are all 65 years old to less than 75 years old.
- ②Family head received more than 180,000 yen/year as a Special Levy applicable Pension.
- ③Family Head whose total amount of nursing care Insurance charge and National Health Insurance charge does not exceed the 1/2nd of receiving amount as a Special Levy applicable Pension.

NOTE Due to the reason fill or not fill above conditions, Payment Method will be changed "from Normal Levy to Special Levy" or "from Special Levy to Normal Levy". It takes 2 or 3 month to complete the change. TOKUBETU-TYUOUSYUU-TYUUSHI-TODOKE(= stop registration for Special Levy) also need same period.

切替となる方については、誕生日の前月分までの保険料で計算しています。月に保険料の通知書をお送りします。

If you need further information, please make inquiry to HOKEN-RYOU-KA(= Insurance Premiums Division). Telephone number is 0749-30-6145

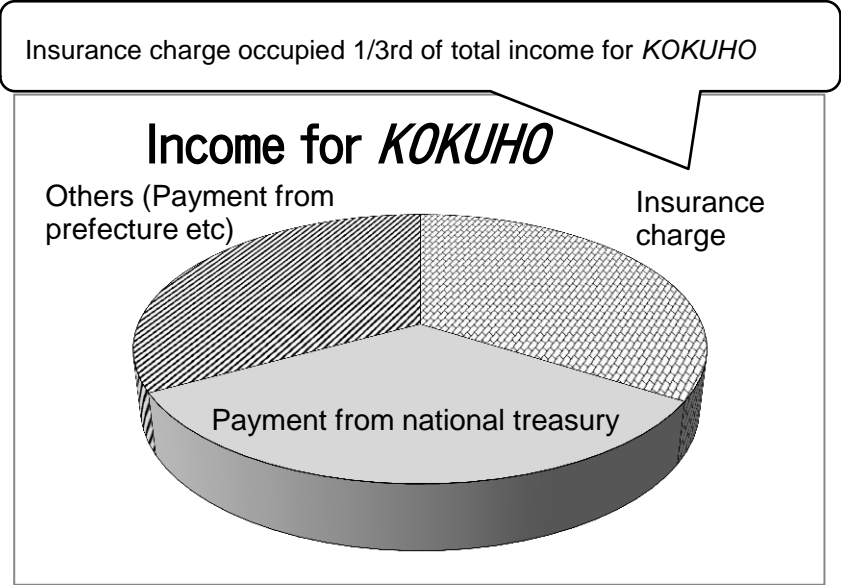


# National Health Insurance at Hikone City

## ○ What is *KOKUMIN-KENKOU-HOKEN (= KOKUHO)* ? 国民健康保険(国保)とは？

What is National Health Insurance? ” The system helping each other.”

We all wish spend their life with healthy conditions. However, we cannot tell when we fell in sick or get injured. In such case, in order to receive medical cure without worrying about doctor fee, it is smarter of you to join some medical insurance. *KOKUHO* is the system to collect money from all members for just in case and help each other.



## ○ The role of Health Insurance

### 保険料の役割

Insurance charge from all members plays an important role to support *KOKUHO* system. When city hall pays medical payment expense (from 70% to 90% of expense for receiving the service at medical institution), some part is supported by the nation or the prefecture, Insurance charge from all members is the important resource for payment.

## ○ The way to determine the amount of Insurance charge 保険料の決め方

City hall will determine the amount of your insurance charge with following steps.

Step (A): Estimating for the total payment consists of medical expense and so on for this year.

Step (B): Check the Payment from the nation and the prefecture.

Step (C): (A) – (B) = “Required amount of insurance charge from all member”.

Step (D): Calculating to share (C) depend on all member’s income, number of members and families.

Then City Hall set the amount of insurance charge.

Insurance charge is consisted from 3 parts. 1st part is “Medical Insurance Part” for the medical expense of *KOKUHO* member, 2nd part is “Second half elderly person Support Part” for the medical expense of Second half elderly person and 3rd part is “Nursing care Insurance Payment Part” (applicable from 40 to 64 years old) for the Nursing care expense.

Each part amount are the sum total of “Income allocation amount” which calculated with last year’s income, “Average allocation amount” which calculated from the number of *KOKUHO* member and “Equality allocation amount” which charged on the family contains *KOKUHO* member.

### The rate progress for *KOKUHO* at Hikone City

“Medical Insurance Part” and “Second half elderly person Support Part”

From 40 to less than 65 years old ( plus “Nursing care Insurance Payment Part”)

| Part     | H24 year | H25 year | H26 year | H27 year |
|----------|----------|----------|----------|----------|
| Income   | 9.40%    | 9.40%    | 9.40%    | 9.40%    |
| Average  | ¥38,400  | ¥38,400  | ¥38,400  | ¥38,400  |
| Equality | ¥30,000  | ¥30,000  | ¥30,000  | ¥30,000  |

| Part     | H24 year | H25 year | H26 year | H27 year |
|----------|----------|----------|----------|----------|
| Income   | 11.40%   | 11.40%   | 11.40%   | 11.40%   |
| Average  | ¥46,800  | ¥46,800  | ¥46,800  | ¥46,800  |
| Equality | ¥35,400  | ¥35,400  | ¥35,400  | ¥35,400  |

## About reduction & remission of Insurance Charge 保険料の軽減・減免について

### ○ Reduction of Insurance Charge (Application is not required)

#### 保険料の軽減について(申請不要)

In KOKUHO, if KOKUHO member's last year income is less than specified amount, "Average allocation amount" and "Equality allocation amount" of Insurance charge will be reduced. In this case application is not required.

If you had submitted Final Income Tax Report (= KAKUTEI-SHINKOKU) or you are receiving the salary or the pension and so on, HOKEN-RYOU-KA (= Insurance Premiums Division) can check your last year income. In such case, if you are applicable to reduction, we will inform you the amount of Insurance Charge after reduced.

※ If someone from Family Head and Family Member did not declare income situation, we cannot make judgment for reduction.

### ○ The case your family member changed the status from KOKUHO to "Second half elderly person Medical System" (Application is not required)

#### 国保から後期高齢者医療制度へ移られた人がいる場合(申請不要)

"Second half elderly person Medical System" had started on HEISEI 20 (2008) April. For the case your family member changed the status from KOKUHO to "Second half elderly person Medical System", our installed method prevent the increase of Insurance charge for rest family member. In this case application is not required. Following reduction activity will be performed.

(1) For the family receiving the reduction of "Average allocation amount" and "Equality allocation amount", we will calculate reduction include the family member who changed the status from KOKUHO to "Second half elderly person Medical System".

(2) In the case only one KOKUHO member remained in your family, "Equality allocation amount" will be reduced to 1/2nd for 5 years and to 1/4th for next 3years.

### ○ Reduction of Insurance Charge for unemployed person due to the company reason or equivalent (Application is required)

#### 会社都合などによる離職者の保険料の軽減について(申請必要)

The person who satisfied all of following conditions has a chance to get reduction of Insurance charge by submitting application form.

The person quit the job after March 31 HEISEI 21(2009).

The person was less than 65 years old when quit the job.

The person will receive unemployed payment as the Special Receive Qualified Person (Lost job due to the reason of company bankrupt or lay off or equivalent.) or as the Special Reason unemployed person (Lost job due to the reason of non-extension of her/his employment contract or equivalent.).

Note: Whether you fill the above conditions or not, it depend on the job retirement reason written on the Employment Insurance Receive Qualified Person License (= KOYOU HOKEN JYUKYUU SYA SHIKAKU SYA SYOU 雇用保険受給者資格者証).

### ○ Remission of Insurance Charge (Application is required)

#### 保険料の減免について(申請必要)

The person who satisfied all of following conditions has a chance to get remission of Insurance charge by submitting application form.

◎ The person who was the member of the Social Insurance (SYAKAI-HOKEN, 社会保険) or equivalent has changed her/his status to "Second half elderly person Medical System". So, her/his dependent relatives are going to join KOKUHO. (The person who had the Social Insurance (SYAKAI-HOKEN, 社会保険) as the member of her/his family.)

The person has a difficulty to pay Insurance Charge due to the reason of the natural disaster or equivalent special reason.

※If you need further information, please call *HOKEN RYOU KA FUKA SUITOU KAKARI* (Health Insurance Charge Rating and Receiver Section, 保険料課賦課収納係) Telephone 0749-30-6145

## <Frequency Question about National Health Insurance Charge (Q&A)>

Note: KOKUMIN KENKOU HOKEN (RYOU) = KOKUHO (RYOU)

National Health Insurance (Charge) = KOKUHO (Charge)

Q1: Although I am the member of Company Insurance, I received the notification about KOKUHO Charge (= National Health Insurance charge).

→A: **It is Family Head's duty to pay** the KOKUHO Charge. Even if Family Head is the member of Company Insurance, if there is a KOKUHO member in your family, then you still have the duty to pay the KOKUHO Charge. (According to 10th article of Hikone City National Health Insurance regulation; Insurance Charge will be collected from the Family Head of KOKUHO member.)

→A: You will be requested to pay KOKUHO charge as long as you did not complete the procedure of joining SYAKAI HOKEN (= Social Insurance). Please ask HOKEN RYOU KA (= Insurance Premiums Division) for further information.

Q2: I would like to have the notification & payment sheet with the title of my name as the actual member not the name of Family Head.

→A: It is Family Head's duty to pay the KOKUHO Charge. Because of this, as a general rule, the title of the notification & payment sheet will be the name of Family Head.

Q3: I prefer direct charge to my bank account. How should I do?

→A: Please submit KOUZA FURIKAE IRAISYO (= Bank Account Deduction Request Form) to City Hall or Bank in Hikone city. This form is available at City Hall or the designated Bank in Hikone city.

Q4: Although KOKUHO charge is kept back from Pension before today, I received the payment sheet.

→A: Because now you did not fill the condition of Special Levy (Keep back from Pension).

Please read the conditions at (3) on the backside of the notification sheet.

Q5: Payment Sheet is not arrived.

→A: If you registered KOUZA FURIKAE (= Bank Account Deduction), then we will not send you Payment Sheet.

→A: There is a possibility you fill the condition of Special Levy (Keep back from Pension) and the paying method has changed from Payment sheet to Special Levy (Keep back from Pension).

\* If you would like to stop Special Levy (Keep back from Pension), then you need to submit TOKUBETU TYOUSYUU TYUUSHI TODOKE (= stop registration for Special Levy). (Please make inquiry to HOKEN RYOU KA (= Insurance Premiums Division).)

(※ If your payment history is incredible, you will be not allowed to stop Special Levy (Keep back from Pension).)

Q6: Although my income is equal to the one of last year, the amount of Insurance charge is increased.

→A: If City Hall could not refer the income situation of Family Head or Family Member (For example, someone from your family did not submit Final Income Tax Report (=KAKUTEI-SHINKOKU) or equivalent reason.), you will not receive the benefit of reduction for the amount of Insurance charge.

(※ If your residential registration is not existed as of Jan 1st of this year, Hikone City Hall asking your income information to the other city hall at your old address.)

→A: There may be a change of the member's number or transfer.

Please make inquiry to the HOKEN-RYOU-KA (= Insurance Premiums Division) or ZEIMU-KA (= Tax Division).

(Continue to the backside of this sheet)

Q7: Why the amount of Keep back from Pension is increased (or decreased)?

→A: The amount of Keep back from Pension (Special levy) on Apr, Jun, Aug are **determined with the amount of Keep back from Pension on Feb as a reference value** (We call it temporary levy.). We need to announce the Pension Charge Payer the amount of levy before we can determine the amount of Insurance charge on Jun.

After we determine the total amount of Insurance charge on Jun, we subtract “the amount of temporary levy which you paid on Apr, Jun, Aug” from “the yearly amount of Insurance charge”, then we get “the remain amount which we need to collect from Oct to Mar”. So, comparing with the amount of Insurance charge until Aug, the amount of Insurance charge from Oct will be increased (or decreased).

Q8: I would like to know the each member’s amount of Insurance charge.

→A: The amount of Insurance charge is calculated by family unit, so **the each member’s amount of Insurance charge is not available.**

Q9: I became a member of company’s Insurance on May. However I received payment sheet on Jun.

Do I need to pay KOKUHO charge ?

→A: The amount of KOKUHO charge will have a new season on every Apr. The amount of Insurance charge for the year will be determined on Jun. If you became a member of company’s Insurance on May, the Insurance in Apr is KOKUHO and its payment will be requested on Jun.

\* The status of KOKUHO member will be effective for one year (= 12 month) from Apr to next year’s Mar.

The amount of KOKUHO charge will be determined on Jun. So City Hall will ask you the payment for Insurance charge divide into 10 times (From Jun to next year’s Mar). (Except for Special Levy)

Q10: I had retired my job on Apr 25th and became a member of KOKUHO, and then I became a member of SYAKAI-HOKEN (= Social Insurance). I feel the amount of Insurance Charge is expensive only for a few days.

→A: KOKUHO charge is **calculated by the unit of month not day.** If your status is applicable at the last day of the month, you need to pay KOKUHO charge.

According to this reason, if you became a member of KOKUHO on Apr 25th, you are the member of KOKUHO at the last day of Apr, so you need to pay KOKUHO charge for Apr. And also if you became a member of SYAKAI-HOKEN (= Social Insurance) on May 28th, you are the member of SYAKAI-HOKEN at the last day of May, so you do not need to pay KOKUHO charge for May.

Q11: My family member will became 75 years old in this year and became the member of Second half elderly person medical Insurance. How does KOKUHO charge will be changed ?

→A: If your family member will became 75 years old in this year, City Hall asked you to pay the yearly amount of Insurance charge after deducting the amount of her/his Insurance charge from her/his birthday.

(※ However, your family member (75 years old) will became the member of Second half elderly person medical Insurance. So in the near future (= Next month of the birthday), we will ask you the payment for Second half elderly person medical Insurance charge separately.)

※ Please be noticed ! ※

If your payment method is using payment sheet, Payment sheets both 1st term type and One-time type are enclosed. Please use whichever you like. And please throw away another type of Payment sheet.