Frequently Asked Questions About National Health Insurance

If you receive a notice together with bills for National Health Insurance premiums, please note that two types of bills are enclosed: the first of the 10 installment payment bills, and a one-time payment bill for the entire fiscal year. Please choose whether to pay in installments or in a one-time payment for the entire fiscal year. After making a payment with either bill, please discard the other one.

Q1: When will I be charged for National Health Insurance premiums, and how can I pay them?

- The total amount of National Health Insurance premiums for each fiscal year (April to March of the following year) is calculated based on the previous year's total income. A notice and bills will be mailed to insured individuals in June.
- For payments made by bill or bank transfer, the total amount of National Health Insurance premiums is divided into 10 installments and must be paid from June to March of the following year.
- For special payments (deducted from pension payments), National Health Insurance premiums will be automatically deducted from pension payments in even-numbered months – April, June, August, October, December, February. The amounts collected in April, June, and August are temporary estimates based on the previous year's premiums. After the official annual premium amount is calculated in June, the payment amounts for October, December, and February are finalized.
- National Health Insurance premiums are charged on a household basis, and notices, bills, and other documents related to the National Health Insurance program will be mailed under the name of the householder registered with the city. Premiums cannot be billed under the name of anyone other than the head of household, and individual premium amounts for each insured member cannot be calculated separately.

Q2: Why did I receive a notice about National Health Insurance premiums even though I am covered under my employer-sponsored health insurance plan?

- It is necessary to complete the notification procedure to withdraw from your National Health Insurance program. Without completing this procedure, you will remain covered under both the National Health Insurance and employer-sponsored health insurance programs and will be charged for both. Please complete this required procedure in person or online through the Hikone Insurance and Pension Division.

Q3: Why did my National Health Insurance premiums increase despite no changes to my annual salary from the previous year?

- Reasons why National Health Insurance premiums may increase include amendments to the National Health Insurance program, failure to file a tax return, additional long-term care premiums after turning 40, or the Child-Rearing Support Contribution System(effective April 1, 2026). If you wish to know the exact reason why your National Health Insurance premiums are higher than last year, please contact the Hikone Insurance and Pension Division.

Q4: I signed up for the National Health Insurance program on April 25 and joined an employer-sponsored health insurance program on May 2. Will my National Health Insurance premiums be expensive?

- National Health Insurance premiums are monthly prorated, not daily prorated. For example, if you remain enrolled in the National Health Insurance program as of the end of a month, you will be charged National Health Insurance premiums for that month. If you signed up for the National Health Insurance program on April 25 and still remained covered at the end of April, you will be charged for that month. However, since you joined an employer-sponsored health insurance program in May and completed the required procedure to withdraw from the National Health Insurance program through the relevant division of the city hall, you will not be charged for May.

Q5: I received a bill for National Health Insurance premiums in June even though I joined an employer-sponsored health insurance plan in May. Do I have to pay the bill?

- If you were enrolled in the National Health Insurance program as of the end of April, even you joined an employer-sponsored health insurance plan in May, you will be charged. Furthermore, the premium amount for the period of enrollment will be finalized at the annual calculation in June.

Q6: I want to pay my National Health Insurance premiums by bank transfer, what should I do?

- Please submit a bank transfer payment request form (available at Hikone City Hall or a city-designated financial institution) to a city-designated financial institution. If you would like to know which financial institutions in Hikone accept the request form, please contact the Hikone Insurance and Pension Division. Please note that it may take more than one month for the city to process your bank transfer payment request.

Q7: If I turn 65 during this fiscal year and start paying Long-Term Care Insurance separately, what happens to my National Health Insurance premiums?

・Even if you turn 65 during the fiscal year, your National Health Insurance premiums will not change during the year because the long-term care portion was already calculated in advance (in June).

*From the month after you turn 65, your Long-Term Care Insurance premiums and National Health Insurance premiums will be charged separately, rather than as a combined amount. A separate bill for your Long-Term Care Insurance premiums will be sent by Hikone City.

Q8: If I turn 75 during this fiscal year, what happens to my National Health Insurance Premiums?

・After turning 75, you will need to join the Health Insurance System for the Elderly (aged 75+), called Koki Koreisha Iryo Seido in Japanese. You will be charged National Health Insurance premiums until the month before you turn 75.

* The billing period differs depending on whether all household members or only some members transfer from National Health Insurance to the Health Insurance System for the Elderly (aged 75+). For details, please contact the Insurance and Pension Division.

Q9: Why has the amount being deducted from my pension under the special collection system increase (or decrease) from October onward?

・The amount deducted from your pension in April, June, and August is a temporary amount. After your annual insurance premium is finalized in June, the amount already deducted is taken into consideration, and the remaining balance is divided among the deductions in October, December, and February. As a result, the amount deducted from your pension may increase or decrease starting in October.

Q10: Why have bills for my National Health Insurance premiums been mailed to me even though the premiums used to be deducted from my pension?

・Your current status does not meet the requirements for special collection (deduction from pension payments).
Please refer to the document titled "Regarding National Health Insurance Premiums and Other Related Systems.

Q11: Why have I not received bills for my National Health Insurance premiums?

・If insured individuals are between the ages of 65 and 74, their National Health Insurance premiums will be deducted from their pension under the special collection system. If you are in this age group, you will not receive bills. Instead, you should have already received a notice regarding the start of special collection, the pension from which your premiums will be deducted, and your registered bank account information.

*If you would like to stop the special collection system, please contact the Hikone Insurance and Pension Division. Please note that you may be required to register a bank account and meet other conditions to discontinue the system.

Q12: Why do I have to pay the Child and Child-Rearing Support Contribution System even though my household has no children?

・Contributions are collected from single-person households, households that are no longer raising children, senior households, companies, and others under the Child and Child-Rearing Support Contribution System to support families raising children.
(Source: the website of the Children and Families Agency.)

About the Child and Child-Rearing Support Contribution System (Children and Families Agency)

Children and Families Agency's Official Note Account

Contact: Hikone Insurance and Pension Division: Tel. 0749-30-6145