[Regarding National Health Insurance Premiums and Other Related Systems]

1. National Health Insurance Premium Exemption System (Application Required)

If you meet any of the following conditions, you may be eligible for the National Health Insurance Premium Exemption System. If you would like to apply, please contact the Hikone Health Insurance and Pension Division in advance.

A. Temporary but severe financial hardship due to a disaster or other unexpected emergency.

B. Extreme financial hardship due to business closure/suspension, unemployment, or illness.
*This reduction system does not apply to insured individuals whose premiums are already at the maximum annual amount permitted by law.

C. Have been incarcerated in a prison or similar correctional facility.

2. National Health Insurance Premium Reduction System (Application Required)

If you meet any of the following conditions, you may be eligible for the National Health Insurance Premium Reduction System.

A. Have become involuntarily unemployed.
Individuals who have lost their employment due to business closure, layoff, or non-renewal of an employment contract may be eligible for the National Health Insurance Premium Reduction System. If the employment separation reason listed on your unemployment benefit eligibility certificate is Code No. 11, 12, 21, 22, 23, 31, 32, 33, or 34, you are likely eligible for the reduction system.

*Those who have become unemployed and meet the condition A above, but are aged 65 and older (the age on the day of employment separation), this reduction system will not be applied.
*If your application is accepted, your National Health Insurance Premiums (based on last year's income) will be recalculated as if your employment income from last year was 30% of what it actually was.
*The reduction period begins in the month following the date you became involuntarily unemployed and continues until the end of that fiscal year. (This period is not the same as the period for receiving unemployment benefits.)
*An application can be submitted directly to the Hikone Insurance and Pension Division in person or online through Hikone City's official LINE (a mobile messaging app). Please scan the QR code if you choose to submit your application via LINE.

Details on the National Health Insurance Involuntary Unemployment Deduction System (Hikone's Official Website)

Hikone's Official LINE Account

B. Pregnancy or childbirth
The National Health Insurance Premium Reduction System is available to insured pregnant women. A pregnancy of at least 85 days is required for eligibility, and stillbirth, miscarriage, and abortion are also covered under this system. An application can be submitted 6 months before the expected due date.

3. Payment-Late Penalties and Reminder Fees

Twenty days after the due date of your National Health Insurance premium payment, a reminder fee of 100 yen will be added to the amount due. Furthermore, please note that a late-payment penalty will also be charged in accordance with the Hikone City Ordinance Concerning the Collection of Reminder Fees, Delinquency Charges, and Related Matters. If you are having difficulty making your payments, we strongly recommend that you contact the Hikone Credit Management Division as soon as possible.

4. Payment Methods

A. Regular Payment Method (by bills or bank transfer)

If you choose this payment method, your National Health Insurance premiums must be paid in 10 monthly installments from June through March of the following year or at once (as a lump-sum payment). Please note that if you would like to pay your National Health Insurance premiums by bank transfer, you are required to submit a bank transfer request form to a city-designated financial institution. Please contact the Hikone Health Insurance and Pension Division for more information.

B. Special Collection Method (premiums being deducted from pension)

Under this payment method, your National Health Insurance Premiums will be deducted from your pension payments.

[Eligibility Criteria for the Special Collection Method]

* A household head must meet all the following criteria to be eligible for this payment method.

- A household where all members are aged between 65 and 74, excluding a household head not covered by National Health Insurance
- A household head who receives a pension of at least 180,000 yen annually.
- A household head whose long-term care and national health insurance premiums combined do not exceed a half of the amount of an annual pension.

* The amount deducted under the Special Collection Method in April, June, and August (the tentative collection amount) will be the same as the amount deducted in February of that year.
For individuals who are newly subject to tentative collection, the tentative collection amount will be calculated based on the previous year's National Health Insurance premiums.

*If you would like to discontinue the Special Collection Method, please contact the Hikone Insurance and Pension Division. Please note that certain conditions apply, including the requirement to register for bank transfer payments.

(Continued on reverse.)

5. Long -Term Care Insurance Premiums

A. Individuals aged 40 to 64 (Category 2 Insured Persons)

The amount of your Long-Term Care Insurance premiums will be added to your current health insurance premiums. Individuals enrolled in National Health Insurance as Category 2 Insured Persons will be charged combined National Health Insurance and Long-Term Care Insurance premiums.

B. Individuals aged 65 and older (Category 1 Insured Persons)

Long-Term Care Insurance premiums must be paid separately from your current health insurance premiums, regardless of the type of health insurance plan you are enrolled in. In addition, Long-Term Care Insurance premiums are calculated differently from health insurance premiums.

6. Important Point for Persons Who Have Joined an Employer-Sponsored Health Insurance Plan

When you enroll in an employer-sponsored health insurance plan or become a dependent under a family member's health insurance plan, please complete the National Health Insurance withdrawal procedure at Hikone City Hall or one of its branch offices.

Your National Health Insurance coverage will end on the date you enroll in employer-sponsored health insurance or another health insurance plan.

Please do not use your National Health Insurance card to receive medical treatment after your enrollment in a health insurance plan other than National Health Insurance becomes effective.

[Requirements for Discontinuing National Health Insurance]

- Proof of Enrollment in Your New
- National Health Insurance Card Issued by Hikone City
- Bankbook (To receive a refund due to overpayments if any.)
- My Number Information (a My Number card, a My Number notice, etc.)
- Photo ID

[Important Note]

Please present your new health insurance card or other proof of enrollment at any clinics or pharmacies where you used your National Health Insurance before you joined your new health insurance plan.

Please note that you will no longer be eligible to receive National Health Insurance coverage from Hikone City after your eligibility termination date.

If you received National Health Insurance coverage after your eligibility ended, Hikone City's Insurance and Pension Division will send you a notice requesting repayment, along with a payment slip. Please make the payment by the specified due date.

After you repay Hikone City's National Health Insurance, you may be able to get that money back from the health insurance plan that should have covered you at the time of treatment.

7. Child and Child-Rearing Support Contribution System (Effective Fiscal Year 2026)

(Source: the website of the Children and Families Agency)

1. Contributions for child and child-rearing support are collected from residents of all generations in Japan and businesses together with health insurance premiums under the Child and Child-Rearing Support Contribution System. These contributions are used as a funding source for measures to address Japan's declining birth rate and to support child-rearing, which helps secure Japan's future. Through this system, child-rearing is supported by society as a whole.
2. Children are precious members of our society and will play an important role in Japan's future. As they grow, they will become the next generation supporting society and its social security system. Because supporting children's healthy growth and development benefits everyone, this system is funded through contributions from residents of all generations—including single persons and older adults—as well as businesses, reflecting a commitment to supporting child-rearing as a society as a whole.
3. Contributions collected under this system are used for the following initiatives.
   - •Eliminating the income cap for Child Allowance benefits (Jido Teate) and extending the eligibility up to high-school age. Furthermore, the amount of Child Allowance for a third eligible child and each additional eligible child has been increased to 30,000 yen per month. (Effective October 2024)
   - •The implementation of pregnancy and childbirth benefits, providing 50,000 yen upon pregnancy confirmation and 50,000 yen per newborn baby after childbirth. (Effective April 2025)
   - •Parents who both take childcare leave will effectively receive benefits equivalent to 100% of their take-home pay for a certain period. (Effective April 2025)
   - • If a parent works reduced hours while raising a child, a benefit equal to 10% of their wages during the reduced-hours period will be provided. (Effective April 2025)
   - • Households where both parents are not working or where one parent works and the other is a stay-at-home parent can leave their child in the care of a childcare facility for up to 10 hours per month. (Effective April 2026)
   - •Self-employed persons and freelancers raising a child may receive an exemption from National Pension contributions. (Effective October 2026)

[Detailed information about your National Health Insurance premiums can be found in your National Health Insurance Premium Notice.]

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

Children and Families Agency's Official Note Account ▶

・Hikone City Hall has its official website.

・This information sheet can be downloaded in multiple languages.
(Available languages: Tiếng Việt, English, 中文 (简化字), and Português)

・For inquiries regarding National Health Insurance premium assessment, payment, and this document:
Hikone City Insurance and Pension Division, Assessment and Collection Section (TEL: 0749-30-6145)
・For inquiries regarding National Health Insurance eligibility and benefits:
Hikone City Insurance and Pension Division, Medical Insurance Section (TEL: 0749-30-6112)
・For inquiries regarding payment of overdue National Health Insurance premiums:
Hikone City Credit Management Division (TEL: 0749-30-6109)