

Overview of the National Health Insurance Benefits and Premiums Reference Chart

英語

(as of April 1, 2021)

A Benefits

A1 Individual Payment Rate

Bracket	Rate	
Under age 6	20%	
Ages 6-69	30%	
Ages 70-75	30%	Active Income Earners*
	20%	Those who do not fall under one of the categories above

*Those who fall in the ② section of Table A2 have a rate of 30% (see *1)

A2 High-Cost Medical Care Copayment Ratio (Per Month)

① Ages 69 and Below

Bracket		Total for Household Enrolled in the National Health Insurance System
High-Income	Those with a gross income exceeding 9,010,000 JPY after basic deductions	252,600 JPY + (Medical Expenses - 842,000) × 1%
	Those with a gross income between 6,000,001 JPY and 9,010,000 JPY after basic deductions	167,400 JPY + (Medical Expenses - 558,000) × 1%
General	Those with a gross income between 2,100,001 JPY and 6,000,000 JPY after basic deductions	80,100 JPY + (Medical Expenses - 267,000) × 1%
	Those with a gross income of 2,100,000 JPY or below after basic deductions	57,600 JPY
Low-Income	Those exempt from residence tax	35,400 JPY

② Ages 70-75

Bracket		Individual (Outpatient Only)	Household (Including Hospitalization)
Active Income Earners	taxable income exceeding 6,900,000 JPY	252,600 JPY + (Medical Expenses - 842,000) × 1%	
	taxable income exceeding 3,800,000 JPY	167,400 JPY + (Medical Expenses - 558,000) × 1%	
	taxable income exceeding 1,450,000 JPY	80,100 JPY + (Medical Expenses - 267,000) × 1%	

General	taxable income below 1,450,000 JPY	18,000 JP Y	57,600 JPY
	II households exempt from municipal residence tax	8,000 JPY	24,600 JPY
Low Income	I households exempt from municipal residence tax ※1	8,000 JPY	15,000 JPY

※1 Households exempt from municipal residence tax and whose income does not satisfy prescribed standards

A3 Lump-Sum Birth Allowance

404,000 JPY

(420,000 JPY for birth at a medical facility enrolled in the Japan Obstetric Compensation System for Cerebral Palsy)

A4 Funeral Allowance

50,000 JPY

B Premiums

B1 Health Insurance Premiums (Tax) Amounts

	① Ability to Pay Rate		② Benefit Rate	
	Income Rate	Asset Rate	Insured Individual Rate	Household Rate
Health Insurance	%	%	JPY	JPY
Support for Elderly (Age 75+)	%	%	JPY	JPY
Nursing Insurance	%	%	JPY	JPY

B2 Reduction Rate

%	%	%
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○ Reduction System

Reduction Rate	Reduction Standards
70% Reduction	Gross Income (Head of Household + Insured) ≤ 430,000 JPY※
50% Reduction	Gross Income (Head of Household + Insured) ≤ 430,000 JPY※ + 285,000 JPY x Number of Insured
20% Reduction	Gross Income (Head of Household + Insured) ≤ 430,000 JPY※ + 520,000 JPY x Number of Insured

※ In the case where the number of employed income earners and pension recipients is more than one, 430,000 JPY + 100,000 JPY x (Number of Employed Income Earners and Pension Recipients - 1)

B3 Specific Health Check Copayment

JPY
