

# 国民健康保険とは？

## (What is the National Health Insurance Tax?)

国民健康保険は、病気やけがをしたときに安心して治療を受けることができるため、国民健康保険加入者が保険税を負担し、必要な医療費に充てて相互に助け合う医療保険制度です。

National Health Insurance is a medical insurance system in which members of the National Health Insurance pay insurance taxes and help each other by allocating necessary medical expenses so that they can receive treatment with peace of mind when they are sick or injured.

### 納税義務者は世帯主です(The taxpayer is the head of the household)

・国民健康保険税は、世帯主が加入していなくても同じ世帯に国民健康保険に加入している人がいれば、世帯主が納税義務者になります。

The National Health Insurance tax is levied on the head of household if the family member is enrolled in National Health Insurance, even if the head of household is not enrolled in it.

### 国民健康保険税の決まり方(How the National Health Insurance tax is determined)

・国民健康保険税は、加入者の年齢によって異なります。

The National Health Insurance tax varies depending on the age of the member.

#### 年齢区分(age category)

40 歳未満 Under 40 years old	医療分 + 支援分 Medical care portion + Support portion
40 歳～64 歳 40～64 years old	医療分 + 支援分 + 介護分 Medical care portion + Support portion + Long-term care portion
65 歳～74 歳 65～74 years old	医療分 + 支援分 Medical care portion + Support portion ※ 介護分は介護保険料として納付 Long-term care is paid as long-term care insurance premiums

## 国民健康保険税の計算期間 (Calculation period of National Health Insurance tax)

・国民健康保険税は年度ごと(4月から翌年3月)に計算します。

National Health Insurance tax is calculated for each fiscal year (from April to March of the following year).

年度途中で加入・脱退した場合

(If you join or withdraw in the middle of the fiscal year)

年度途中で加入した場合 If you join in the middle of the year	加入した月からの分から国保税がかかります。 National Health Insurance tax will be charged from the month you join. 月割りで計算し納税通知書を郵送します。 Calculate on a monthly basis and mail a tax notice.
年度途中で脱退した場合 If you withdraw in the middle of the year	脱退した月の前月までの国民健康保険税がかかります。 National Health Insurance tax will be charged until the month before the month you withdraw. 月割りで計算し納税通知書を郵送します。 Calculate on a monthly basis and mail a tax notice. 納めすぎがある場合は還付します。 If you have paid too much, we will refund it.

## 国民健康保険税の税率 (Tax rate of National Health Insurance tax)

令和8年度国民健康保険税率(2026 National Health Insurance tax rate)

	所得割 Income rate	均等割 Per capita rate
医療分 Medical care portion	7.45%	43,400円
支援分 Support portion	2.57%	15,000円
介護分 Long-term care portion	2.04%	15,700円
子ども・子育て分 18歳以上分 Child and childcare support contribution	0.30%	1,891円 88円

## 用語説明(Glossary)

所得割 Income rate	加入者の前年の総所得金額等に応じて計算します。 It is calculated according to the member's total income in the previous year.
均等割 Per capita rate	加入者の人数に応じて計算します。 Calculate according to the number of subscribers.

## 課税限度額(taxable limit)

医療分 Medical care portion	670,000 円
支援分 Support portion	260,000 円
介護分 Long-term care portion	170,000 円
子ども・子育て分 Child and childcare support contribution	30,000 円

## 国民健康保険税の納付について(Payment of National Health Insurance tax)

国民健康保険税の納付方法は、「普通徴収」(納付書、口座振替)と「特別徴収」(年金天引き)の 2 種類です。

There are two ways to pay National Health Insurance tax: "Regular collection" (payment slip, bank transfer) and "Special collection" (pension deduction).

### 普通徴収の場合(For regular collection)

7 月から翌年 2 月までの 8 回に分けて、納付書か口座振替で納付します。

You will pay the tax in 8 installments from July to February of the following year by using payment slip or bank transfer.

### 特別徴収の場合(For special collection)

年 6 回の年金から天引きします。

It will be deducted from your pension six times a year.

加入者全員が 65 歳から 74 歳で、次の条件を満たす場合、国民健康保険税は年金から特別徴収(天引き)になります。

If all subscriber are between the ages of 65 ~ 74 and meet the following conditions, the National Health Insurance tax will be deducted from the pension.

1. 世帯主の年金支給額が年 18 万円以上

The householder's annual pension payment amount is 180,000 yen or more.

2. 世帯主の介護保険料と国民健康保険税の合計額が年金支給額の2分の1を超えない

The total amount of the householder's long-term care insurance premiums and national health insurance tax does not exceed 1/2 of the pension payment amount.

### 納期限(Deadline for payment)

納期限一覧(List of delivery deadline)

納期/Payment period	納期限/Deadline for payment
1期(7月)/1st term(July)	7月31日/July 30th
2期(8月)/2st term(August)	8月31日/August 31th
3期(9月)/3st term(September)	9月30日/September 30th
4期(10月)/4st term(October)	10月31日/October 31th
5期(11月)/5st term(November)	11月30日/November 30th
6期(12月)/6st term(December)	12月25日/December 25th
7期(1月)/7st term(January)	1月31日/January 31th
8期(2月)/8st term(February)	2月末日/Last day of February

※納期限の日が土日の場合、翌営業日に変更します。

If the due date is a weekend, it will be the next business day.

### 納付方法(Payment method)

・納付書/Payment slip

村役場窓口・村役場各出張所・郵便局・七島信用組合での納付

Payment at village hall counters, village hall brunch counters(Igaya・Izu・Kamitsuki・Tsubota), Japan Post office, Shichitou Shinyoukumiai

・口座振替/bank transfer

ゆうちょ銀行・七島信用組合の窓口でお手続きしてください。

Please apply at the counter of the Japan Post office or Shichitou Shinyoukumiai.

### 住民税申告はお済ですか？(Please declare your income)

収入がなく、税法上どなたの扶養にもなっていないかたは、前年中の所得申告が必要です。

If you have no income and are not dependent on anyone under the tax law, you must file an income declaration for the previous year.

申告が済んでいない世帯は法定軽減の判定ができません。

If you do not declare, you cannot receive legal reduction.