

別紙

国民健康保険料の計算方法

保険料は、世帯を単位として賦課され、医療分と後期高齢者支援金分及び介護納付金分保険料で構成されています。国保加入の40歳から64歳までの人については、国保で介護納付金分保険料も賦課されます。年齢による国民健康保険料は、次のようになります。

◆40歳未満の人

医療分及び後期高齢者支援金分保険料だけが賦課されます。

◆40歳から64歳までの人

医療分、後期高齢者支援金分及び介護納付金分保険料が賦課されます。

◆65歳以上75歳未満の人

医療分及び後期高齢者支援金分保険料だけが賦課され、介護保険料は別途介護保険課から通知します。

医療分と後期高齢者支援金分及び介護納付金分保険料は、いずれも所得割額と均等割額の合算額で、計算式は次の通りです。

* 令和5年度（4月から翌年3月まで）の1年間の保険料計算式

医療分保険料						
年額 (限度額65万円)	=	<table border="1"><tr><td>所得割額</td></tr><tr><td>加入者全員の賦課のもととなる所得金額×7.17%</td></tr></table> + <table border="1"><tr><td>均等割額</td></tr><tr><td>45,000円×加入者数</td></tr></table>	所得割額	加入者全員の賦課のもととなる所得金額×7.17%	均等割額	45,000円×加入者数
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均等割額						
45,000円×加入者数						
後期高齢者支援金分保険料						
年額 (限度額22万円)	=	<table border="1"><tr><td>所得割額</td></tr><tr><td>加入者全員の賦課のもととなる所得金額×2.42%</td></tr></table> + <table border="1"><tr><td>均等割額</td></tr><tr><td>15,100円×加入者数</td></tr></table>	所得割額	加入者全員の賦課のもととなる所得金額×2.42%	均等割額	15,100円×加入者数
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均等割額						
15,100円×加入者数						
介護納付金分保険料						
年額 (限度額17万円)	=	<table border="1"><tr><td>所得割額</td></tr><tr><td>対象者全員の賦課のもととなる所得金額×1.99%</td></tr></table> + <table border="1"><tr><td>均等割額</td></tr><tr><td>16,200円×対象者数</td></tr></table>	所得割額	対象者全員の賦課のもととなる所得金額×1.99%	均等割額	16,200円×対象者数
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◆賦課のもととなる所得金額とは：前年の総所得金額及び山林所得金額並びに株式・長期（短期）譲渡所得金額等の合計から基礎控除額43万円を控除した額です（ただし雑損失の繰越控除額は控除しません）。

* 令和5年度均等割額の軽減割合と軽減判定基準額

軽減割合	所得の範囲（世帯の合計所得）
7割軽減	43万円※以下
5割軽減	43万円※ + 加入者数 × 29万円以下
2割軽減	43万円※ + 加入者数 × 53万5千円以下

※給与・年金所得者の数が2人以上の場合は、43万円 + 10万円 × (給与・年金所得者の数 - 1)

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Appendix

How to calculate National Health Insurance premiums

The National Health Insurance premiums are calculated based on household units, and consist of the health insurance premiums, nursing insurance premiums, and older senior citizens support premiums. Household members of NHI who are between 40 and 64 years of age are to pay the nursing care portion as part of NHI premium. The National Health Insurance premiums by age are as follows.

◆ **Persons under 40 years of age**

Pay health insurance premiums and older senior citizens support premiums together as NHI premiums.

◆ **Persons between 40 to 64 years of age**

Pay health insurance premiums, nursing insurance premiums, and older senior citizens support premiums together as NHI premiums.

◆ **Persons between 65 and 74 years of age**

Pay medical insurance premiums and older senior citizens support premiums together; a separate notice concerning the nursing insurance premiums will be mailed from the Nursing Insurance Section.

The portion for medical insurance, the portion for older senior citizens support and the portion for nursing insurance each consist of an income ratio amount and a pro-rated per capita amount. The formulas for calculating the premiums are as follows.

*** Formula for calculating insurance premiums for FY2023 (April 2023 to March 2024)**

Health Insurance Premiums								
Annual Amount (¥650,000 max)	=	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="border: 1px solid black; padding: 5px; text-align: center;">Income Levy</td> <td style="border: 1px solid black; padding: 5px; text-align: center;">Per Capita Levy</td> </tr> <tr> <td style="border: 1px solid black; padding: 5px;">Income of all household NHI members on which premiums are decided × 7.17%</td> <td style="border: 1px solid black; padding: 5px;">¥45,000 × Number of insured members</td> </tr> </table>	Income Levy	Per Capita Levy	Income of all household NHI members on which premiums are decided × 7.17%	¥45,000 × Number of insured members	+	Per Capita Levy ¥45,000 × Number of insured members
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Income of all household NHI members on which premiums are decided × 7.17%	¥45,000 × Number of insured members							
Older Senior Citizens Support Premiums								
Annual Amount (¥220,000 max)	=	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="border: 1px solid black; padding: 5px; text-align: center;">Income Levy</td> <td style="border: 1px solid black; padding: 5px; text-align: center;">Per Capita Levy</td> </tr> <tr> <td style="border: 1px solid black; padding: 5px;">Income of all household NHI members on which premiums are decided × 2.42%</td> <td style="border: 1px solid black; padding: 5px;">¥15,100 × Number of insured members</td> </tr> </table>	Income Levy	Per Capita Levy	Income of all household NHI members on which premiums are decided × 2.42%	¥15,100 × Number of insured members	+	Per Capita Levy ¥15,100 × Number of insured members
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Nursing Insurance Premiums								
Annual Amount (¥170,000 max)	=	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="border: 1px solid black; padding: 5px; text-align: center;">Income Levy</td> <td style="border: 1px solid black; padding: 5px; text-align: center;">Per Capita Levy</td> </tr> <tr> <td style="border: 1px solid black; padding: 5px;">Income of all household NHI members on which premiums are decided × 1.99%</td> <td style="border: 1px solid black; padding: 5px;">¥16,200 × Number of applicable members</td> </tr> </table>	Income Levy	Per Capita Levy	Income of all household NHI members on which premiums are decided × 1.99%	¥16,200 × Number of applicable members	+	Per Capita Levy ¥16,200 × Number of applicable members
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◆ **Income on which premiums are decided:** the compilation of total income, forestry income, capital gain, long- and short-term assignment income, etc. of the previous year after basic exemption uniformly set at ¥430,000 (However, carry-over of casualty loss is not deducted).*

Reduction rate and reduction criteria amount for FY2023

Reduction Rate	Income Range (Total income of all household NHI members)
70% Reduction	¥430,000* or less
50% Reduction	[¥430,000* + (¥290,000 × No. of household NHI members)] or less
20% Reduction	[¥430,000* + (¥535,000 × No. of household NHI members)] or less

* If there are two or more persons with designated salary/pension income and/or other income, then the formula is ¥430,000 + ¥100,000 × (number of persons with designated salary/pension income and/or other income - 1).

Contacts: National Health Insurance Section Qualification Subsection
Phone: 03-5246-1252