Tax and Premium of Hofu city



Hofu city office

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1. National Health Insurance Premium

(1) Health Insurance Scheme in Japan

In Japan, everyone must join Health Insurance scheme and pay premium. Some workers join Health Insurance of workplace.

All other people must join National Health Insurance (NHI) which is run by local government.

(2) What is NHI?

NHI scheme is established to help each other by paying some amount of premium every month.

If a member of NHI suffers illness or injury, the member need to pay only 30% of total medical cost. Furthermore, if medical cost becomes too much high, cost above a certain limit will be exempted.

(3) When to join NHI

If these events occur, please contact our city office within 14days to join NHI.

- a. Coming into Hofu city
 (Except person who is a member of workplace's health insurance)
- b. Quitting health insurance of workplace

(4) When to leave NHI

If these events occur, please contact our city office within 14days to leave NHI.

- a. Going out from Hofu city or going back to your country (You must finish procedure before you leave Hofu city or Japan.)
- b. Joining workplace's health insurance
 (Please make procedure after you receive a workplace's health insurance card)

(5) Other procedures

If these events occur, please contact our city office within 14days.

- a. Moving inside Hofu city
- b. You have lost or tainted NHI card
- c. Giving birth of new baby

(6) NHI premium

NHI premium is calculated based on last year's income of household and the number of people in household.

Master of household will pay total amount of the household's premium.

(7) Reduction of premium

If you had to involuntarily resign from your work, or if your employer has collapsed, there is also a reduction scheme.

For further information, please contact here.

Division of Health Insurance and Pension, Unit of NHI qualification (Hoken Nenkin Ka, Kokuho Shikaku Gakari)

2. Nursing Insurance Premiums

(1) What is Nursing Insurance?

Nursing Insurance scheme is established for elderly and person with disabilities to help each other by paying some amount of money.

If a member comes to need nursing care, the member can receive nursing care service by paying only 10% of total cost.

90% of total cost will be subsidized.

(2) When to join Nursing Insurance

When you become 40 years old, you automatically become class-2 member. Class-2 member's premium is included in NHI premium.

If you have some disability, you can get nursery insurance service even if you are class-2 member.

When you become 65 years old, you automatically become class-1 member. Class-1 member's premium is NOT included in NHI premium.

You will pay as Nursing Insurance premium itself.

(3) When to leave Nursing Insurance

Going out from Hofu city or going back to your country.

(4) Nursing Insurance premiums

Premium is calculated based on last year's income.

For further information, please contact here.

Division of elder's welfare, Unit of Nursing admission (Kourei Fukushi Ka, Kaigo Nintei Gakari)

Tel: 0835-25-2367 0835-25-2318

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3. Latter-stage Elderly Healthcare Insurance Premiums

(1) What is Latter-stage Elderly Healthcare Insurance?

This scheme is established for latter-stage elderly to help each other by paying some amount of money.

If a member received medical care, the member needs to pay only 10% of total medical cost. (If you earn much, this ratio will be 30%)

(2) When to join this scheme

When you become 75 years old, you automatically become a member.

It does not matter whether you are a member of workplace's health insurance or a member of NHI.

Everyone automatically move to this scheme.

When you become 75 years old, city office will send a card of this insurance to you.

(3) When to leave this scheme

Going out from Hofu city or going back to your country.

(4) Premium

Premium is calculated based on last year's income.

For further information, please contact here.

Division of Health Insurance and Pension, Unit of Latter-stage healthcare (Hoken Nenkin Ka, Kouki Koureisha Iryou Gakari)

4. Municipal and Prefectural Tax (Residency Tax)

(1) What is Municipal and Prefectural Tax?

This is a tax laid to a residency of municipal and prefecture, so it is also called Residency Tax.

(2) Who pays this tax?

If your last year's income is above 320,000 Yen, you might have to pay this tax. You will be noticed in June if you have to pay.

If you are a resident in Hofu city at 1st January, you pay this tax to Hofu city in the year.

In some workplace, employer deducted residency tax from your salary and pay to hofu city office instead of your own.

(3) Calculation of tax

This tax is calculated based on last year's income.

Income is calculated by deducting from total revenue.

From this income, several deductions will be done. (For example, NHI premium you paid will be deducted.)

Basically, 10% of this number is amount of tax.

(4) Declaration of tax

Declaration is to declare and tell National Tax Authority or local government about your last year's income and deduction.

You may need to do declaration.

When you want to know you have to declare or not, please contact below.

For further information, please contact here.

Division of Taxation, Unit of Residency tax

(Kazei Ka, Shiminzei Gakari)

5. Light Motor Vehicle Tax

(1) What is Light Motor Vehicle Tax?

This is a tax laid to light motor vehicle.

(Light motor vehicle ... automobile or three-wheeler which engine displacement is less than 660cc, and motorbike)

(2) Who pays this tax?

If you have light motor vehicle at 1st April, you must pay this tax. When you abandon your light motor vehicle or give it to somebody, you must do some procedures.

For details of procedures, please contact Division of taxation.

(3) Amount of tax

It depends on type of vehicle, and eco-friendliness of vehicle. Please contact Division of taxation for further information.

For further information, please contact here.

Division of Taxation, Unit of miscellaneous tax (Kazei Ka, Shozei Gakari)

6. Real Estate Tax

(1) What is Real Estate Tax?

This tax is laid to a person who has real estate (land, house).

(2) Who pays this tax?

If you have real estate (land or house) in Hofu city at 1st January, you must pay this tax.

If there are changes in ownership of real estate, you must change registration of it immediately.

(3) Calculation of tax

Tax rate is 1.4% of 'Tax standard amount' of a real estate. This amount is calculated from value of the real estate. If the real estate is in City planning area, City planning tax is added. Rate of this tax is 0.3%.

You can confirm value of a real estate by reading Real estate tax book which is stored at Hofu city office.

For further information, please contact here.

Division of Taxation, Unit of land (Kazei Ka, Tochi Gakari)

Tel: 0835-25-2195

Division of Taxation, Unit of house (Kazei Ka, Kaoku Gakari)

7. Payment method of premium and tax

(1) Payment by invoice

For these premiums and taxes, you can pay by invoice.

Invoice is sent to an address of each taxpayer and premium-payer.

This invoice can be used at city office, outpost of city office, bank, post office, and convenience store.

If you have lost invoice, please contact Division of collection.

(2) Payment by automatic account transfer

You can choose to register your bank account for automatic transfer from bank account.

You can register it at city office, bank, or post office.

(3) Deduction from pension

If you are 65 years old and above 65 years old, your residency tax and premiums will be automatically deducted from your pension.

Light motor vehicle tax and real estate tax cannot be deducted from pension.

For further information, please contact here.

Division of collection, Unit of levying (Shuunou Ka, Choushuu Gakari)

Tel: 0835-25-2183

0835-25-2258

0835-23-9466

8. If you fail to pay tax or premium

If you fail to pay tax of premium on time...

20days after deadline
Letter for demanding you to pay will be sent to you.
(Please pay immediately, if you cannot pay, please contacts us.)

If you do not pay by it...
You get another letter or you get phone call from Hofu city office.

If you still do not pay...
You get notice letter of Final Intention to Levy.

After ignoring that letter...

Your property will be seized and allocated to unpaid tax or premium.

(Ex. Money in bank account is withdrawn)

For further information, please contact here.

Division of collection, Unit of levying

(Shuunou Ka, Choushuu Gakari)

Tel: 0835-25-2183 0835-25-2258 0835-23-9466

9. Other information

This leaflet picked only core important information. Some details are omitted, so for detail, please contact us. Basically, only Japanese guidance is available.

Contacts are below.

About calculation and procedure of NHI Divison of Health Insurance and Pension, Unit of NHI qualification (Hoken Nenkin Ka, Kokuho Shikaku Gakari)

Tel: 0835-25-2317

About calculation of Nursing health care insurance Division of elder's welfare, Unit of Nursing admission (Kourei Fukushi Ka, Kaigo Nintei Gakari)

> Tel: 0835-25-2367 0835-25-2318

About calculation of Latter-stage Health care insurance Division of Health Insurance and Pension, Unit of Latter-stage healthcare (Hoken Nenkin Ka, Kouki Koureisha Iryou Gakari)

Tel: 0835-25-2322

About calculation and declaration of Residency tax

Division of Taxation, Unit of Residency tax (Kazei Ka, Shiminzei Gakari)
TEL: 0835-25-2168

About calculation and procedure of light motor vehicle tax Division of Taxation, Unit of miscellaneous tax (Kazei Ka, Shozei Gakari)

About calculation of real estate tax (land)

Division of Taxation, Unit of land (Kazei Ka, Tochi Gakari)

 $\text{Tel} \, : \, 0835 \text{--} 25 \text{--} 2195$

About calculation of real estate tax (house)

Division of Taxation, Unit of house (Kazei Ka, Kaoku Gakari)

Tel: 0835-25-2196

About paying of premium and tax

Division of collection, Unit of levying (Shuunou Ka, Choushuu Gakari)

Tel: 0835-25-2183

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0835-23-9466