

Calculation Method of the Fiscal Year 2026 National Health Insurance (NHI) Premiums

NHI premiums are the total of medical treatment charges, medical care support funds for the elderly, Long-term care service contributions, and Child and Childcare Support Contributions..

The total amount of each equal rate and income-based rate of members become the annual premiums of the household.

The Base Assessment Amount refers to the amount of total net income from the preceding fiscal year (from January 1st to December 31st) minus the 430,000 yen basic exemption. However, there are cases where Base Assessment Amount may be calculated with reduction measures of the premiums applied.

Medical Care

Equal Rate

Number of enrolled members × 47,600 yen

Income-Based Rate

Base Assessment Amount of all members × 7.51%

+

*The imposition limit for Medical Care is 670,000 yen.

Health Insurance System for Latter-stage Elderly People

Equal Rate

Number of enrolled members × 17,600 yen

Income-Based Rate

Base Assessment Amount of all members × 2.80%

+

*The imposition limit for the Health Insurance System for Latter-stage Elderly People is 260,000 yen.

Long-Term Care Insurance System (for age 40 to 64)

Equal Rate

Number of eligible members × 17,800 yen

Income-Based Rate

Base Assessment Amount of all eligible members × 2.43%

+

*The imposition limit for the Long-Term Care Insurance System is 170,000 yen.

Child and Childcare Support Contribution

Equal Rate

Number of eligible members × 1,873 yen

Income-Based Rate

Base Assessment Amount of all eligible members × 0.27%

+

* The imposition limit for Child and Childcare Support Contribution is 30,000 yen
 * The per capita component of the Child and Childcare Support Contribution includes a per capita charge of 73 yen per individual aged 18 years and over
 * Individuals who are 18 years of age or younger as of April, 2027, the per capita levy will be fully exempted

令和 8 年度国民健康保険料の計算方法

国民健康保険料は、医療分、後期高齢者支援金分、介護納付金分、子ども・子育て支援金分の合計となっています。

それぞれの均等割、所得割の合計が世帯の年間保険料になります。

賦課標準額とは、前年(1/1～12/31)の総所得金額等から基礎控除(43万円)を差し引いた金額です。

ただし、賦課標準額は、保険料の軽減措置により算出された金額になる場合があります。

医療分
均等割

加入人数 × 47,600円

※医療分の賦課限度額は67万円です。

所得割

加入者全員の賦課標準額 × 7.51%

+

後期高齢者支援金分
均等割

加入人数 × 17,600円

※後期高齢者支援金分の賦課限度額は26万円です。

所得割

加入者全員の賦課標準額 × 2.80%

+

介護納付金分(40～64歳)
均等割

対象人数 × 17,800円

※介護納付金分の賦課限度額は17万円です。

所得割

対象者全員の賦課標準額 × 2.43%

+

子ども・子育て支援金分
均等割

対象人数 × 1,873円

※子ども・子育て支援金分の賦課限度額は3万円です。
 ※均等割に18歳以上均等割(1人あたり73円)を含んでいます。
 ※均等割は、令和9年4月1日時点で18歳以下の方については、全額軽減されます。

所得割

対象者全員の賦課標準額 × 0.27%

+

■ 2026 年国民健康保险费用的计算方法

国民健康保险费用为医疗部分、后期高龄者支援金部分、护理（介护）缴纳金部分，儿童・育儿支援金部分的合计金额。

各自的均摊份额、收入分摊份额的合计额即为家庭全年的保险费用额。

课税标准额：上一年（1/1～12/31）总收入额等减去基础扣除额（43 万日元）后的金额。课税标准额也可能根据保险费用的减额措施计算得出。



■ 2026 년도 국민 건강 보험료의 계산방법

국민 건강 보험료는 의료분, 후기 고령자 지원금분, 개호 납부금분, 어린이・자녀 양육 지원금분의 합계액입니다.

각각의 균등할, 소득할의 합계가 세대의 연간 보험료입니다.

부과 표준액이란 전년(1/1~12/31)의 총소득 금액 등으로부터 기초공제(43 만 엔)를 공제한 금액입니다. 단, 부과 표준액은 보험료의 감액 조치에 의해 산출된 금액이 되는 경우가 있습니다.

