

Payment Methods for Long-term Care Insurance

Special Collection (Pension deduction)	Regular Collection (Payment form or Bank Transfer)
<p>Payments are usually made through Special Collection.</p> <ul style="list-style-type: none"> ○ Automatic deductions from pension in line with the pension releasing months (April · June · August · October · December · February) (6 times total in a year) ○ Special Collection will not push through if your annual pension is less than 180,000 yen. ○ Payment methods are decided by laws and regulations. The person insured could not personally make a selection. ○ There are cases when Special and Regular Collections are used simultaneously. Verify the payment amount through the notification form. 	<p>If Special Collection is not possible, payments will be made through Regular Collection.</p> <ul style="list-style-type: none"> ○ Pay the insurance premium amount through your bank, convenience stores, or smartphones with the enclosed payment form. ○ Payment deadline is on the end of each month. If the end of the month falls on a holiday / non-working day, it will be on the subsequent working day. ○ You cannot pay the premium amount through the convenience stores or smartphones if you pass the deadline. ○ If there is not an enclosed payment form, the collection was made directly through bank transfer or deduction from your welfare benefits. ○ The method for Smartphone payments can be seen through Sennan City's website. (City website → Life · Procedure → Tax → Payment → City Tax Payment through Smartphones)

When will we start deducting pension?

For persons currently receiving pension, we are already deducting pension as a general rule. However, for persons who just turned 65 yrs. old or for persons who moved from a different city, pension deduction will not immediately start. It will take quite some time (1 year maximum) before it starts. Until then, you would have to go through Regular Collection. Please understand. For people turning 65 from May to June this year, and for people moving in from a different city, their insurance premium will be divided into 9 parts from their birthday or from the day they moved in, and it will be deducted from July to March of the following year.

Use Automatic Bank Transfer

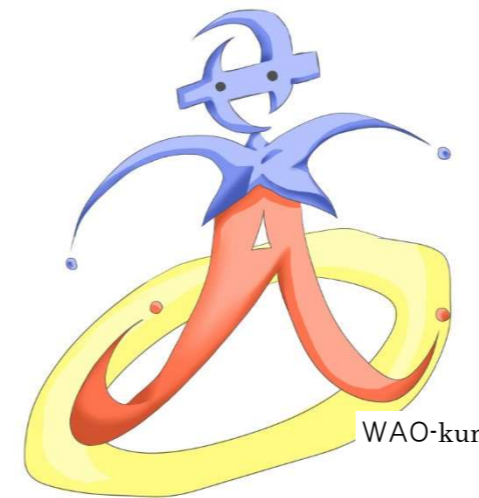
We recommend Automatic Bank Transfers so you won't forget your payments. Please get an application form in the city hall. Then do the application procedures in your respective bank. Check the paid amount through your bank book. There are cases when you could get deducted twice because of system error, we would immediately send a refund form on the next day.

Please read carefully

For those who have received notifications on Long-term Care Insurance payment,

We have sent this notification to inform you about the amounts for the 2026 Long-term Care Insurance.

Long-term Care Insurance is a social support system for receiving appropriate care service, in case of need, in order to continue living safe and well in Sennan City. People older than 40 yrs. old are required by the law to pay insurance premiums. Within this, people older than 65 yrs. old becomes insured by paying insurance premiums to the city. Please look at the table on the back for payment details.



WAO (輪を)! SENNAN

「W」…忘れても だいじょうぶ

「A」…あんしんと

「O」…おもいやりの町

せんなん

If you have questions about Long-term Care Insurance,
Sennan City Social Insurance Dept.
Senior Citizen Welfare Division
TEL 072-483-8251

Fax 072-483-6477 E-mail kaigo@city.sennan.lg.jp
 〒590-0592 Osaka-fu, Sennan-shi, Tarui 1-chome 1-ban 1-go

Working hours: 9:00AM~5:30PM

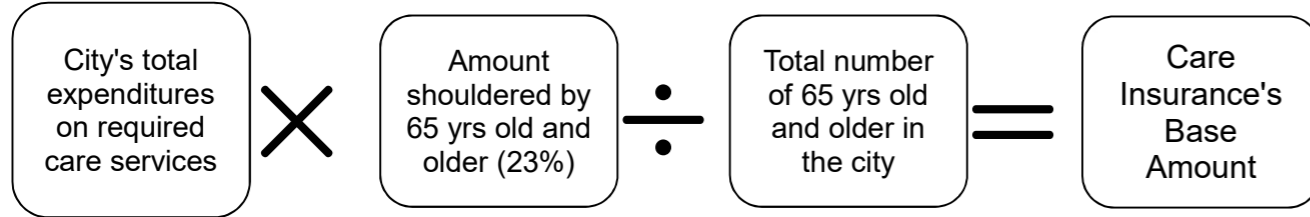
Care Insurance's Financial Breakdown

The Care Insurance can be broken down into "care insurance fee" paid by each and everyone, and "public taxes" shouldered by local government units. .

The care insurance fee's base amount is revised every 3 years. The current insurance fee is based on the total expenditures on required care services from 2024-2026 multiplied to the amount shouldered by people 65 yrs old and older (23%) and divided among the total number of 65 yrs old and older living in the city. This makes Sennan City's base amount 75,000¥ annually.

The annual care insurance fee is then computed with this *base amount but varies in 14 different grades depending on the household's and your own total income. It is then multiplied to the rates applicable to your grade, and decided on July of each year.

※Computation is as follows.



What if I miss my payment...

On top of an 80 yen handling fee, a late fee depending on how late you are will be deducted with the amount payable. If you miss payments for more than a year, you may be restricted in using the care services henceforth. Furthermore, for people having difficulties in payment in gr. 1~3 (people under social services), there is an available reduction in payment through application and deliberation. Please consult us.

Exceptional Case for Care Insurance on 2026

There has been a reform on taxes on 2025. This effectively raised the minimum insurance amount after salary from 550,000 JPY to 650,000 JPY. Since this reform was not within the expected triennale tax reforms, we revised the Care Insurance Ordinance to avoid influence from the sudden tax change. Thus, we are considering this year's computation of care insurance as an exceptional case.

○Exceptional Case

The computation of this year's total annual income will utilize the earned income after deductions before the tax reform. With this, it is probable for care insurance to be seen as taxable even for people who are municipal-tax exempted on 2025. Those who are primarily affected are those who had an annual income of 551,000~1.9 million last 2025.

○Tax Reduction on Exceptional Cases (Application unnecessary)

People who are municipal tax-exempted on 2025 and 2026 before, but due to the exceptional case are taxable now will be under tax reduction when computing for the care insurance.

The above-mentioned taxes are as below.

2026 Long-term Care Insurance

※The total income for Gr. 1~5 excludes misc. income related to pension.
(Updated 2026 April 1)

Grade	Rate	Annual Amnt (¥)	Eligible Person
1st	Base×0.285	21,375	Person receiving Welfare Benefits. Person receiving Pension with municipal tax-exempted family members. All family members are municipal tax-exempted and the person's public (taxable) pension and gross income does not exceed 826,500¥
2nd	Base×0.40	30,000	All family members are municipal tax-exempted and the person's public (taxable) pension and gross income exceeds 826,500¥ but below 1,200,000¥.
3rd	Base×0.685	51,375	All family members are municipal tax-exempted and the person's public (taxable) pension and gross income exceeds 1,200,000¥
4th	Base×0.85	63,750	Person is municipal tax-exempted and their public (taxable) pension and gross income does not exceed 826,500¥
5th	Base×1.00	Base amnt 75,000	Person is municipal tax-exempted and their public (taxable) pension and gross income exceeds 826,500¥
6th	Base×1.20	90,000	Person is liable to municipal tax and their last year's gross income does not exceed 800,000¥
7th	Base×1.30	97,500	Person is liable to municipal tax and their last year's gross income exceeds 800,000¥ but below 1,200,000¥
8th	Base×1.40	105,000	Person is liable to municipal tax and their last year's gross income exceeds 1,200,000¥ but below 2,100,000¥
9th	Base×1.60	120,000	Person is liable to municipal tax and their last year's gross income exceeds 2,100,000¥ but below 3,200,000¥
10th	Base×1.80	135,000	Person is liable to municipal tax and their last year's gross income exceeds 3,200,000¥ but below 4,500,000¥
11th	Base×2.00	150,000	Person is liable to municipal tax and their last year's gross income exceeds 4,500,000¥ but below 6,000,000¥
12th	Base×2.30	172,500	Person is liable to municipal tax and their last year's gross income exceeds 6,000,000¥ but below 8,000,000¥
13th	Base×2.80	210,000	Person is liable to municipal tax and their last year's gross income exceeds 8,000,000¥ but below 10,000,000¥
14th	Base×3.30	247,500	Person is liable to municipal tax and their last year's gross income exceeds 10,000,000¥