"Dependent" is not one status. Three systems decide it — each on its own test.

Health insurance runs on three layers: the **insurer (保険者)** that operates the scheme and pays benefits; the **insured person (被保険者)** — the employee at a covered workplace, who pays the premium; and the **dependent (被扶養者)** — a family member maintained by the insured, covered **without any added premium**. The number of dependents does not change the premium at all.

The word "dependent" then splits. Health insurance, pension and tax each define it **separately** — different relatives, different income limits, different deciders. The same person can be a dependent for one and not for another.

健康保険は、制度を運営し給付する保険者、適用事業所に使用され保険料を負担する被保険者、被保険者に生計を維持され保険料の追加負担なく給付を受ける被扶養者、の三層構造。だが「扶養」は健康保険・年金・税でそれぞれ別の基準（対象範囲・収入基準・判定主体）で決まり、同一人物が制度により該当・非該当が分かれる。

THREE "DEPENDENTS" 扶養の3基準	健康保険の被扶養者 HEALTH-INSURANCE DEPENDENT	国民年金 第3号被保険者 CATEGORY III INSURED PERSON	税法上の扶養親族 DEPENDENT RELATIVE
WHO CAN BE ONE	Relatives within the 3rd degree, plus a common-law spouse's parents and children — some with a same-household condition.	**Only a dependent spouse aged 20–59**. A single, narrow window.	Blood relatives within 6 degrees and relatives by marriage within 3 — a far wider net.
MAIN INCOME TEST	Annual income under **¥1.3M** (¥1.8M if 60+ or with a qualifying disability; **¥1.5M for ages 19–22** from Oct 2025). Includes pensions, benefits, non-taxable income.	Rides on the health-insurance dependent test — but only within the 20–59 age window.	A ceiling based on **total income amount** under tax law — a different measure entirely.
WHAT IT GIVES	Medical cover at no added premium.	Pension-contribution months **with no premium paid**.	May qualify the taxpayer for a **dependent deduction**, subject to age and other tax rules.
WHO DECIDES	The insurer.	Japan Pension Service (via the employer).	The tax office / year-end adjustment.

THE HEALTH-INSURANCE DEPENDENT, PRECISELY · 被扶養者の範囲と要件

01 No same-household condition 同居不要

Maintained by the insured is enough: **spouse** (including common-law), **lineal ascendants** (parents, grandparents), **children and grandchildren**, and **siblings**. (Siblings were aligned with this group in Oct 2016.)

02 Same household required 同居が条件

Other relatives within the 3rd degree (a spouse's parents, uncles and aunts, etc.), and a common-law spouse's parents and children, qualify **only if in the same household** as the insured.

03 The income test 収入基準

Under ¥1.3M a year **and**: if living together, under half the insured's income; if apart, under the amount remitted to them. The threshold is **¥1.8M** (60+, or a qualifying disability) or **¥1.5M** (ages 19–22, excluding the spouse, from Oct 2025). "Income" here includes pensions, unemployment and sickness benefits — not only taxable pay.

04 Residence in Japan 国内居住要件

In principle the dependent must have an address in Japan (since April 2020). Exceptions cover students studying abroad, family accompanying an overseas posting, and short trips abroad.

THE SPOUSE'S SECOND DOOR · 配偶者だけの別ルート

第3号被保険者

A HEALTH-INSURANCE DEPENDENT SPOUSE MAY ALSO QUALIFY AS CATEGORY III

HEALTH DEPENDENT ≠ CATEGORY III

THE LINK A spouse **dependent on a Category II insured person** (the employee) who is **20–59** becomes a Category III insured under the National Pension — gaining pension months **without paying any premium**. It rides on the health-insurance test but adds an age gate of its own.

- **Residence gate** — since April 2020 the spouse must, in principle, reside in Japan (same exceptions as the dependent test).
- **Foreign spouses** — a non-Japanese spouse aged 20–59 **cannot** be Category III where their status of residence is "Designated Activities" for **medical stay** or for **long-stay tourism / a long-stayer's accompanying spouse**, even with an address in Japan.
- **Detail → separate note** on the spouse.

HEALTH INSURANCE IS AN EMPLOYEES' SCHEME · 健康保険は被用者保険 — 雇われていない人は国保へ

Who it is for
Health insurance (協会けんぽ / a health-insurance society) is for **people who are employed** — those used at a covered workplace become insured persons.

The insurer, not the employer
The employer is not the insurer. The scheme is run by the 全国健康保険協会 or a health-insurance society; the employer withholds and files.

Not covered → 国民健康保険
Those **not covered by employees' health insurance** — the self-employed, freelancers, the retired, those not enrolled at work — generally fall to National Health Insurance, unless another public medical-insurance route applies.

国保 has no "dependent"
National Health Insurance has **no dependent status at all** — every family member is an insured person, and the total premium rises with each one.

The trap: "they're my family" answers none of the three questions. Family membership is not the test — each system runs its own. A parent may be a health-insurance dependent yet outside the tax measure; a spouse may clear the health-insurance test yet fall outside Category III for being 60, or for a status of residence that bars it. And "dependent" is a concept of the *employees'* scheme only: move to National Health Insurance and the status disappears — everyone is separately insured.

「家族だから」は三つの判定のいずれにも答えない。健保・年金・税は別基準で走り、同一人物が制度により分かれる。そもそも「被扶養者」は被用者保険の概念であり、国保に移れば全員が被保険者となる。

Dependent ≠ tax dependent 健保の扶養と税の扶養は別基準	**Employer ≠ insurer** 勤務先は保険者ではない	**Family member ≠ dependent** 家族でも扶養とは限らない／国保に扶養はない	**Health dependent ≠ Category III** 健保の扶養と年金3号は別

FOR THE ENGINE

Do not store "dependent" as one flag. Run **three independent determinations** — health, pension, tax — each with its own eligible-relatives set, income rule, and decider; the same person resolves differently across them. And note the entity itself: **a "dependent" exists only in the employees' scheme** — National Health Insurance has no such record, only per-person insured entries.

The health→Category-III link is conditional, not automatic: spouse only, ages 20–59, resident in Japan, and — for a non-Japanese spouse — not on a status of residence that bars it. The insurer is the 協会けんぽ or a society, never the employer. Income for the health test is broader than taxable pay: pensions and benefits count.

協会けんぽ = Japan Health Insurance Association; 国保 = National Health Insurance. The method for calculating annual income is subject to change, and this information is current as of September 2026. Income and age thresholds change often (e.g. the ¥1.5M figure for ages 19–22 from October 2025); confirm current figures before relying on them. The dependent spouse and Category III status, and the treatment of medical care, benefits and cost-sharing, are treated in separate notes. This note reflects the framework as of August 2026. General information, not legal advice. Key statutory terminology follows the Japanese Law Translation Database System (JLT).