

(Provisional translation)
May 15, 2020
(revised on April 27, 2022)

To The Life Insurance Association of Japan
To The General Insurance Association of Japan

YOKOO Kosuke
Director, Insurance Business Division, FSA

Notice regarding the form of the certificates to be issued to COVID-19 patients with mild or no symptoms staying at designated facilities or at home (request)

With the aim of securing the medical care system for serious COVID-19 patients, those with mild or no symptoms are requested to stay at designated facilities or at home in some cases.

We understand that life insurance companies and general insurance companies are including such patients also in the insurance coverage for hospitalization, and that they are making efforts to simplify ordinary procedures for paying insurance benefits based on the minimum necessary information as shown in the attached form, from the perspective of enhancing the efficiency in clerical work of the organizations that issue certificates required for the payment of insurance benefits.

Insurance companies should take especially flexible measures, such as accepting a notice of restrictions on work and a notice of cancellation of restrictions on work in place of a certificate with regard to documents required for the payment of insurance benefits for hospitalization in relation to the COVID-19 infection, while taking into account the circumstances faced by respective local governments. For reference, we issued the request as shown in the attachment to the Ministry of Health, Labour and Welfare for cooperation in the initiatives by the Associations.

Additionally, in procedures for paying various insurance benefits for COVID-19

patients, please give due consideration to the current situation of the medical front and also pay attention to the national government's policy aiming to rectify conventional paper-based business practices using seals.

(Reference) Joint meeting of the Strategic Headquarters for the Promotion of an Advanced Information and Telecommunications Network Society (IT Strategic Headquarters) and the Strategic Conference for the Advancement of Public and Private Sector Data Utilization on April 22, 2020 [Comment by the Prime Minister]

Also with regard to economic activities in the private sector, in order to rectify conventional paper-based business practices using seals and make it a rule to complete procedures online in principle, please conduct a full inspection as to whether there are any points to reconsider in the national system, including rules in civil affairs.

宿泊・自宅療養証明書（新型コロナウイルス感染症専用）
Certificate for Medical Care at a Designated Facility or at Home (for COVID-19 infection)

本証明書は、医師、病院・診療所・自治体・保健所等の担当者のいずれかの方がご証明ください。
 This certificate must be certified by a doctor or a responsible person of a hospital, clinic, local government, or health center.

1. 宿泊療養・自宅療養を受けた方 (氏名) 1. Patient's name	<input type="checkbox"/> 男性 Male <input type="checkbox"/> 女性 Female	生年月日 Date of birth	<input type="checkbox"/> 大正 <input type="checkbox"/> 昭和 Taisho Showa <input type="checkbox"/> 平成 <input type="checkbox"/> 令和 Heisei Reiwa	年 月 日 YY MM DD
2. 傷病名 2. Disease name	新型コロナウイルス（COVID-19）感染症 COVID-19 Infection			
3. 療養開始日（※1） 3. Date of commencing medical care ⁽¹⁾	年 YY	月 MM	日 DD	
4. 療養終了日（※2） (必要な場合のみ記載) 4. Date of completing medical care ⁽²⁾ (Only when necessary)	年 YY	月 MM	日 DD	

※1 「療養開始日」は、新型コロナウイルス(COVID-19)感染症の診断日となります。

※2 生命保険協会及び日本損害保険協会では、宿泊療養又は自宅療養の期間が、厚生労働省の療養解除基準に準じた期間（例：無症状であれば7日間、有症状であれば10日間）の範囲内であれば、宿泊療養又は自宅療養の開始日の証明に基づき支払いを行い、宿泊療養又は自宅療養の終了日の証明は求めないような取り扱いを行っています。このため、宿泊療養又は自宅療養の期間が10日以内である場合には、「療養終了日」の記載を省略することがあります。

*1 The date of commencing medical care is the date on which the patient was diagnosed with a COVID-19 infection.

*2 With regard to insurance policyholders who stayed at a designated facility or at home for medical care for the period equivalent to the Recuperation Release Standard specified by the Ministry of Health, Labour and Welfare (e.g., for 7 days for patients with no symptoms and 10 days for patients with any symptoms), the Life Insurance Association of Japan and the General Insurance Association of Japan have been adopting simplified procedures to pay insurance benefits only based on a certificate proving the date of commencing medical care without requesting a certificate proving the date of completing medical care at a designated facility or at home. Accordingly, when the period for medical care is within 10 days, the entry of the date of completing medical care may be omitted.

上記のとおり証明します。 I certify as above.	記入日 Date of entry:	年 YY	月 MM	日 DD
所在地 Address:	医師・担当者 Doctor / Responsible person	(該当するものに○囲み) (Circle either)		
名称 Name	担当者の場合：役職名 For responsible person: Title			
電話番号 Telephone No.	証明者氏名 Certifier's name	_____		

(※) 宿泊療養・自宅療養に係る留意事項

① 本証明書における「療養」とは、感染症法に基づき、宿泊施設、居宅又はこれに相当する場所から外出しないことなど、感染症の防止に必要な協力を実施していただくことを意味します。

② 療養期間は、当該感染症の感染性を有すると考えられる期間であって、症状を有した期間とは必ずしも一致しません。

(*) Notes for medical care at a designated facility or at home

(i) The term "medical care" as used in this certificate means not to go out from a designated facility, a residence or any equivalent place or otherwise act cooperatively to prevent the spread of the infectious disease based on the Infectious Disease Act.

(ii) The period for medical care is the period during which the patient is considered likely to infect others and does not necessarily coincide with the period during which the patient has symptoms.

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ただし、宿泊・自宅療養に関して証明いただく項目については、上記雛形の使用を勧奨する。

The above form is recommended for the information to be certified for a person staying at a designated facility or at home for medical care.

(Provisional translation)

May 15, 2020

To the Tuberculosis and Infectious Diseases Control Division, Health Service Bureau, Ministry of Health, Labour and Welfare

YOKOO Kosuke
Director, Insurance Business Division, FSA

Notice regarding the form of the certificates to be issued to COVID-19 patients with mild or no symptoms staying at designated facilities or at home (request)

Insurance benefits for hospitalization under medical insurance policies of life insurance companies and general insurance companies are ordinarily paid for treatment in hospitals. However, in light of the current situation of the spread of the COVID-19 infection, companies are including COVID-19 patients with mild or no symptoms staying at designated facilities or at home in the insurance coverage for hospitalization.

When such patients file claims for insurance benefits, a certificate to prove that medical care has become necessary for them is required. However, considering the clerical burden on healthcare workers and health centers, etc. that issue directions on medical care at designated facilities or at home, The Life Insurance Association of Japan and The General Insurance Association of Japan have simplified ordinary procedures for paying insurance benefits and are making payments based on the minimum necessary information as indicated in the attached form.

Insurance benefits for hospitalization under private medical insurance policies assist with recovery of financial loss of persons who need to receive medical care for a certain period. Please properly inform relevant organizations to seek cooperation for the issuance of certificates concerning medical care while referring to the attached form.

If relevant organizations have already prepared forms independently and have been dealing with cases using such forms, we do not request any alteration thereto.