**20:06:10:08.01.  Health insurance advertisement rate disclosures.** Unless the disclosure as required by § 20:06:10:08.02 is provided, no individual or group health insurance policy or certificate may in its advertisements or solicitations include statements that directly or indirectly indicate that:

 (1)  Premiums or rates do not increase with age;

 (2)  Premiums or rates do not increase because of health conditions; or

 (3)  An insured will not be singled out for a rate or premium increase.

 Policies for which no rate increase may be applied for any reason are exempt from the provisions of this section.

 **Source:** 32 SDR 128, effective January 29, 2006; 38 SDR 116, effective January 10, 2012.

 **General Authority:** SDCL 58-33A-7.

 **Law Implemented:** SDCL 58-33-5, 58-33-6, 58-33A-2, 58-33A-8.