**20:06:21:18.  Discontinuance and replacement of a group policy.** If a group long-term care policy is replaced by another group long-term care policy issued to the same policyholder, the succeeding insurer shall offer coverage to all persons covered under the previous group policy on its date of termination. Coverage provided or offered to individuals by the insurer and premiums charged to persons under the new group policy may not result in any exclusion for preexisting conditions that would have been covered under the group policy being replaced and may not vary or otherwise depend on the individual's health or disability status, claim experience, or use of long-term care services.

**Source:** 22 SDR 97, effective December 18, 1995.

**General Authority:** SDCL 58-17B-4.

**Law Implemented:** SDCL 58-17B-5, 58-17B-5.1, 58-17B-6.