**20:06:21:51.  Assisted living centers -- Minimum benefit standards.** An insurer offering long-term care coverage to any person in this state must include benefits for assisted living centers. If coverage for assisted living centers is provided, the coverage must provide benefits for at least one year in daily amounts not less than half of the daily benefit for nursing facilities. If the daily benefit for assisted living centers is less than that for nursing facilities, the insurer may only deduct the pro-rata difference from the lifetime maximum.

 **Source:** 23 SDR 55, effective October 20, 1996.

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

 **Law Implemented:** SDCL 58-17B-4.