**20:06:21:19.  Premium increase prohibitions.** The premiums charged to an insured for long-term care insurance may not increase due to either the increasing age of the insured at ages beyond 65 or the duration the insured has been covered under the policy.

(1)  The purchase of additional coverage may not be considered a premium rate increase, but for purposes of the calculation required under § 20:06:21:58, the portion of the premium attributable to the additional coverage shall be added to and considered part of the initial annual premium.

(2)  A reduction in benefits may not be considered a premium change, but for purpose of the calculation required under § 20:06:21:58, the initial annual premium shall be based on the reduced benefits.

**Source:** 22 SDR 97, effective December 18, 1995; 28 SDR 157, effective May 18, 2002.

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

**Law Implemented:** SDCL 58-17B-1, 58-17B-4.