**20:06:21:81.  Long-term care policies -- Policy amendments.** No long-term care policy, certificate, or contract may be amended or benefits reduced pursuant to § 20:06:21:86 to:

 (1)  Reduce the nursing home benefit to less than one year;

 (2)  Reduce or delete benefits for assisted living in a manner not consistent with §§ 20:06:21:50 and 20:06:21:51; or

 (3)  Reduce or delete benefits for home health care in a manner not consistent with § 20:06:21:46.

 A policy, certificate, or contract issued prior to July 1, 2007, may be exchanged by amendment or endorsement to become a long-term care partnership policy provided that the requirements of this chapter are met with the endorsed or amended policy. The endorsements or amendments must identify the policy, certificate, or contract as required by §§  20:06:21:77 and 20:06:21:78.

 **Source:** 33 SDR 230, effective July 2, 2007; 34 SDR 88, effective September 10, 2007.

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

 **Law Implemented:** SDCL 28-6-38, 58-17B-4.