**20:06:39:04.01.  Certificates required upon loss of coverage.** A health insurance issuer must provide a certificate of creditable coverage or simply certify that the individual has creditable coverage to any individual losing coverage upon requests by or on behalf of an individual. At any time within 24 months after coverage ceases, a health insurance issuer must also provide additional certificates or certifications upon requests by or on behalf of an individual. Each certificate or certification must be provided in a reasonable and prompt fashion. A separate fee may not be charged for the provision of a certificate or certification, but the cost of this service may be factored into the policy premium.

If a health insurance issuer provides coverage in connection with another type of creditable coverage, the health insurance issuer must provide a certificate or certification as required by this section.

**Source:** 39 SDR 203, adopted June 10, 2013, effective January 1, 2014; 42 SDR 83, effective December 3, 2015.

**General Authority:** SDCL 58-17-87(2).

**Law Implemented:** SDCL 58-11-1, 58-17-85, 58-17-87, 58-33-36.