**20:06:40:02.  Short-term, limited duration policies.** Creditable coverage includes short-term limited duration policies. Short-term, limited duration insurance means health insurance coverage that is provided under a contract with a health insurance issuer and which specifies in the contract an expiration date that is less than 12 months after the original effective date of the contract and, taking into account renewals or extensions, may have a duration of no more than 36 months in total. The renewals or extensions referenced in this section may be offered by the issuer or elected by the policyholder without the health insurance issuer's consent.

 **Source:** 24 SDR 35, effective September 29, 1997; 39 SDR 203, effective June 10, 2013; 47 SDR 68, effective December 7, 2020.

 **General Authority:** SDCL 58-18-79.

 **Law Implemented:** SDCL 58-18-44, 58-18-79.