

Eligibility criteria for catheter-based cardiac ablation procedures - effective 17 December 2025

Southern Cross will only reimburse the cost for catheter-based cardiac ablation procedures under a member's policy when criteria **within each procedure** below are met for that member.

1. Cardiac ablation for atrial fibrillation, whether as an initial or repeat procedure, including pulsed field ablation, cryoablation and radiofrequency ablation (except for AV node ablation, which is subject to separate criteria outlined in #2 below).

Southern Cross will only reimburse the cost of cardiac ablation procedures for atrial fibrillation if **a, b, c and d** of the following criteria are met for that member.

- a) Symptomatic patients documented with Class 3 or 4 CCS- SAF symptom score or with symptomatic heart failure with reduced ejection fraction (HFrEF) thought to derive benefit from rhythm control.
- b) Paroxysmal (defined as two or more episodes that terminate spontaneously within seven days) or persistent atrial fibrillation (defined as continuous episode that is sustained beyond seven days).
- c) Documented evidence of failed or intolerant trials of medical treatment (unless contraindicated) which has not resulted in resolution of symptoms including, for persistent atrial fibrillation, a failed/intolerant trial of at least one Class 1 or 3 antiarrhythmic medication (AADs).
- d) Echocardiographic absence of LA dilatation as measured by i) diameter < 50 mm ii) area < 40cm² or iii) indexed volume < 70 ml/m².

2. AV node ablation for the treatment of atrial fibrillation

Southern Cross will only reimburse AV node ablation (subsequent to pacemaker implantation) as a strategy for rate control in individuals with symptomatic atrial fibrillation where there is documented evidence that the arrhythmia has been unresponsive to medical treatments or where medical treatment has caused adverse effects or is contraindicated.

3. Ablation for the treatment of atrial flutter

Southern Cross will only reimburse cardiac ablation procedures for the treatment of atrial flutter when at least **one** of the following criteria are documented for that member.

- atrial flutter where there is documented evidence that symptomatic arrhythmia has been unresponsive to medical treatments or where medical treatment has caused adverse effects or is contraindicated
- atrial flutter appearing after the use of classic antiarrhythmic agents or amiodarone hydrochloride.

4. Ablation for the treatment of focal atrial tachycardia

Southern Cross will only reimburse cardiac ablation procedures for the treatment of focal atrial tachycardia when the member has recurrent symptomatic or continuous atrial tachycardia.

5. Cardiac ablation procedures for the treatment of supraventricular tachycardia

Southern Cross will only reimburse cardiac ablation procedures for the treatment of atrioventricular re-entrant tachycardia (AVRT) or AV nodal re-entry tachycardia (AVNRT) when the arrhythmia has been recurrent or sustained, or haemodynamically poorly tolerated.

6. Cardiac ablation procedures for ventricular pre-excitation

Southern Cross will only reimburse cardiac ablation procedures for ventricular pre-excitation where any of the following conditions are met:

- a. pre-excitation is associated with arrhythmia symptoms (Wolff Parkinson White syndrome)
- b. pre-excitation is associated with high-risk features

7. Cardiac ablation procedures for the treatment of ventricular arrhythmia

Southern Cross will only reimburse cardiac ablation procedures for the treatment of ventricular arrhythmia when at least **one** of the following indications **1, 2 3 and 4** are met:

1. Bundle branch re-entrant ventricular tachycardia (VT).
2. Sustained or non-sustained monomorphic VT that is unresponsive to medical treatment or has resulted in adverse side effects.
3. Ventricular premature beats causing adverse symptoms, unresponsive or intolerant to medical treatment, with ectopic burden on Holter monitoring > 5%.
4. Ventricular premature beats > 15% on Holter monitoring (predominantly of 1 morphology), causing decline in left ventricular function, unresponsive or intolerant to medical treatment.

Documentation Requirements.

Documentation must be retained and provided upon request by Southern Cross to demonstrate compliance with the relevant criteria outlined above. For criteria requiring prior medical management, records must detail the specific failure, intolerance, or contraindication of the attempted therapy, which should have been continued for a minimum of 3 months unless discontinued earlier due to contraindication, intolerance, adverse effects, or lack of efficacy.

Please also ensure you are familiar with all **policy exclusions**, including:

- Acute care
- Congenital conditions
- Cosmetic treatment/procedures
- Health screening
- Treatment of any condition not detrimental to health
- Unapproved healthcare services.

Refer to the relevant policy document for specific conditions and exceptions that apply to these exclusions.