

Eligibility criteria endonasal septoplasty – effective from 1 April 2026

Southern Cross will only reimburse the cost of endonasal septoplasty under a member's policy when criteria **1 and 2** below are met for that member.

1. Documented functional nasal airway obstruction or collapse resulting in significantly impaired nasal airflow. Documentation should include evidence of functional obstruction via a validated objective symptom measurement (eg Nasal Obstruction Symptom Evaluation (NOSE) measure or Sino-Nasal Outcome Test-22 (SNOT-22) etc.).
2. Evidence that rhinitis has been adequately excluded or appropriately treated.

All documentation must be retained for audit purposes and include supporting evidence. This should clearly justify compliance with the above criteria and include radiological images or photographs where appropriate.

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.