

Eligibility criteria for Mohs surgery - effective 17 December 2025

Southern Cross will only reimburse the cost of Mohs surgery under a member's policy when criteria **1, 2, and 3** below are met for that member.

1. The service is provided by a dermatologist who either:
 - is accredited as a Mohs surgeon by the Australasian College of Dermatologists or the American College of Mohs surgery
 - has their qualifications recognised as equivalent to such accreditation by the Australasian College of Dermatologists or the American College of Mohs surgery.
2. The lesion to be treated is a basal cell carcinoma (BCC) or squamous cell carcinoma (SCC).
3. At least **one** (a or b) of the following apply to the skin lesion.
 - a) The lesion has either recurred, has aggressive histopathology, or is clinically justified as high risk AND the lesion is on the head and neck OR site of previous radiation or burn scarring.
 - b) The lesion is on eyelids, periorbital skin, ears, pre and post auricular, lips, nose, chin, mandible, temple, fingers, toes, or genitals **ONLY**, AND tissue preservation is critical for maintaining function (as evidenced by clinical photography which must be retained for audit purposes).

Documentation must be retained for audit purposes and should provide evidence supporting the rationale for performing Mohs surgery, demonstrating adherence to the relevant criteria. This includes justification for the need for tissue preservation and high-risk status, as well as clinical photographs when 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.