

Eligibility criteria for Mohs surgery - effective up to and including 16 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 proven by prior biopsy to be basal cell carcinoma (BCC) or squamous cell carcinoma (SCC).
- 3.** At least **one** of the following (a, b, or c) apply to the skin lesion.
 - a. It is on the head and neck, and
 - it is ill-defined with poor border demarcation, or
 - it is previously treated and has recurred, or
 - it has unusual or aggressive histopathology.
 - b. It is aggressive in nature due to patient specific circumstances as follows
 - the tumour is of unusually rapid growth, or
 - it applies to an immunosuppressed patient, or
 - the tumour is in radiation sites or burn scars.
 - c. The lesion is:
 - on the face and preservation of healthy tissue for maintaining function is critical eg eyelids, lips, nose, ears, chin, temples, jaw or,
 - on the fingers, toes, or genitals and narrow surgical margins are required.

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.