

Eligibility criteria for skin lesion removal and minor skin surgery - effective 17 December 2025

For the purpose of this eligibility criteria, “skin lesion” refers to any area of skin that differs in appearance, texture, or growth from the surrounding tissue due to an abnormal process affecting the cutaneous layer. This definition does **not** include skin abscesses, genital lesions, scar tissue, or subcutaneous lesions.

Southern Cross will only reimburse the cost of skin lesion removal and minor skin surgery under a member’s policy when at least **one** of the following criteria are met for that member.

1. When a skin lesion is suspected (or confirmed) to be malignant.
2. When the skin lesion is causing obstruction of a critical anatomical orifice, or is significantly impairing the function of an essential cutaneous structure, such as the eyelid (eg preventing blinking), nostril (eg impeding breathing), lip (eg interfering with eating or speaking), or ear (eg blocking the ear canal and affecting hearing).
3. When the member has presented with an infected skin lesion on two or more occasions.

Supporting documentation must be retained for audit purposes which demonstrates compliance with above criteria including photographic evidence where appropriate.

The eligibility criteria listed above apply to removal of skin lesion/s when performed by an Affiliated Provider or specialist under no anaesthetic, local anaesthetic, sedation or general anaesthetic. This includes:

- skin lesion excision (inclusive of biopsy when used for the purpose of skin lesion excision)
- skin lesion curettage and diathermy.

Note: This eligibility criteria does not apply to services performed by general practitioners who are not contracted as an Affiliated Provider.

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.