

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.