

## **Eligibility criteria for skin lesion removal and minor skin surgery - effective up to and including 16 December 2025**

The eligibility criteria listed below are applicable to skin lesion removal when performed under local anaesthetic or general anaesthetic (as required):

1. skin lesion excision
2. skin lesion cryotherapy
3. skin lesion curettage and diathermy.

### **1. Skin lesion excision**

Southern Cross will only reimburse the cost of the skin lesion excision under a member's policy when at least **one** of the following criteria for each skin lesion type below are met for that member.

#### **a) Common skin lesions**

- For cancers: basal cell carcinoma (BCC), squamous cell carcinoma (SCC), solar/actinic keratosis (AK), keratoacanthoma.
- For cysts, and other lesions relating to the sweat glands or hair follicles.
- For lesions suspicious for cancer eg rapidly growing mole.
- For other benign skin lesions where medically necessary and not of a cosmetic nature.

#### **b) Melanoma**

Treatment for melanoma skin lesions must be in accordance with the Clinical Practice Guidelines for the Management of Melanoma in Australia and New Zealand.

### **2. Skin lesion cryotherapy**

Southern Cross will only reimburse the cost of skin lesion cryotherapy under a member's policy as an alternative to skin lesion excision for that member for the treatment of:

- superficial basal cell carcinoma that are not near a vital structure
- solar/actinic keratoses
- Bowen's disease / squamous cell carcinoma in situ
- other benign skin lesions where medically necessary and not of a cosmetic nature.

### **3. Skin lesion curettage and diathermy**

Southern Cross will only reimburse the cost of skin lesion curettage and diathermy under a member's policy as an alternative to skin lesion excision for that member for the treatment of:

- superficial and nodular well defined primary basal cell carcinoma that are not near a vital structure
- multiple squamous cell carcinomas
- hypertrophic solar/actinic keratoses
- other benign skin lesions where medically necessary and not of a cosmetic nature.

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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.

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