

Cashless treatment for Road accident victims

Posted On: 07 AUG 2025 8:26PM by PIB Delhi

Cashless Treatment of Road Accident Victims Scheme, 2025 (Scheme) has been notified on a pan India basis vide S.O. 2015(E) dated the 5th May, 2025 and the Guidelines of the Scheme have been notified vide S.O. 2489(E) dated the 4th June, 2025. Under this Scheme any person who is a victim of road accident caused by the use of a motor vehicle shall be entitled to treatment cover upto Rs. 1.5 lakh per victim, subject to a maximum cap of 7 days from date of accident at any designated hospital across the country.

Although the Scheme does not fall within the ambit of Ayushman Bharat - Pradhan Mantri Jan Arogya Yojana (AB-PM-JAY), being a statutory scheme, it ensures timely, equitable, and cashless access to trauma care for road accident victims. The scheme leverages the IT platform of the National Health Authority for registration, verification, and claim processing, enabling paperless and efficient service delivery. By utilizing the existing hospital network and defined health benefit packages, the scheme ensures continuity of care, portability, and financial protection in emergency situations.

The Scheme is jointly funded with contributions by the general insurance companies for cases where offending motor vehicle is insured. For cases involving road accidents by motor vehicles other than insured motor vehicles, budgetary support will be provided by Central Government. The budgetary fund allocated under the Scheme for other than insured cases during financial year 2025-26 is Rs. 272 Crore.

This information was given by the Union Minister of Road Transport and Highways, Shri Nitin Jairam Gadkari in written reply to the Lok Sabha.

SR/GDH/SJ

(Release ID: 2153890)