



Government Launches “PM RAHAT” – Cashless Treatment of Road Accident Victims

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In its very first decision after shifting to *Seva Teerth*, the Prime Minister approved the launch of the **PM RAHAT (Road Accident Victim Hospitalization and Assured Treatment) Scheme**, reflecting a governance approach rooted in Seva – service, compassion and protection for vulnerable citizens. The decision underscores the Government’s commitment to ensuring that no life is lost due to lack of immediate medical assistance after a road accident.

India records a significant number of road accident fatalities every year, many of which are preventable with timely medical intervention. Studies indicate that nearly **50% of road accident deaths can be averted if victims are admitted to hospital within the first hour**. By approving PM RAHAT from Seva Teerth, the Prime Minister has prioritized life-saving intervention, financial certainty for hospitals, and a structured emergency response system for accident victims.

Integration with the **Emergency Response Support System (ERSS) 112** helpline ensures that accident victims reach hospitals within the Golden Hour. Road accident victims, Rah-Veer (Good Samaritans), or any person at the accident site may **dial 112** to obtain details of the **nearest designated hospital** and **request ambulance assistance**, enabling swift coordination between emergency responders, police authorities and hospitals.

Under the Scheme, every eligible road accident victim on any category of road will be entitled to **cashless treatment up to ₹1.5 lakh** per victim, for period of **7 days** from the date of accident. Stabilization treatment will be provided for up to 24 hours in non-life-threatening cases and up to 48 hours in life-threatening cases, subject to police authentication on an integrated digital system.

PM RAHAT is implemented through a robust, technology-driven framework amalgamating the **Electronic Detailed Accident Report (eDAR)** platform of the Ministry of Road Transport and Highways with the **Transaction Management System (TMS 2.0)** of the National Health Authority. This integration enables seamless digital linkage from accident reporting to hospital admission, police authentication, treatment administration, claim processing, and final payment. Police confirmation is required within defined timelines – 24 hours for non-life-threatening cases and 48 hours for life-threatening cases – ensuring accountability while allowing uninterrupted emergency care.

Reimbursement to hospitals will be made through the **Motor Vehicle Accident Fund (MVAf)**. In cases where the offending vehicle is **insured**, payment will be drawn from contributions made by **General Insurance Companies**. In **uninsured and Hit & Run cases**, payment will be made through budgetary allocation by Government of India. Claims approved by the State Health Agency will be paid within **10 days**, thereby providing financial certainty to hospitals and encouraging uninterrupted treatment.

Grievances of road accident victims will be addressed by a **Grievance Redressal Officer** nominated by the **District Road Safety Committee** chaired by the District Collector / District Magistrate / Deputy Commissioner, ensuring accountability at the district level.

The approval and launch of PM RAHAT from **Seva Teerth** symbolizes a citizen-first approach – where governance translates into timely action, compassionate response, and **protection of life**. By ensuring that no accident victim is denied life-saving treatment due to financial constraints, PM RAHAT marks a decisive step towards **saving lives of road accident victims** and strengthening India's emergency care ecosystem.

GDH/HJ

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