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# PM RAHAT Scheme for Cashless Road Accident Treatment

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Prime Minister Narendra Modi launched the **PM RAHAT** (Road Accident Victim Hospitalisation and Assured Treatment) Scheme to provide cashless emergency medical treatment to road accident victims across India.

## Key Features of PM RAHAT Scheme

**Objective:** To ensure timely and affordable emergency medical care for road accident victims and reduce fatalities due to delayed treatment.

**Coverage:** Eligible victims will receive cashless treatment up to ₹1.5 lakh per accident for a period of seven days from the date of the accident.

### Stabilisation Care:

Up to 24 hours for non-life-threatening injuries.

Up to 48 hours for life-threatening cases.

**Implementation:** Linked with Emergency Response Support System (ERSS 112) for fast hospital admission and digital authentication, integrating eDAR and TMS 2.0 platforms for seamless coordination between police, hospitals, and authorities.

**Reimbursement:** Payments to hospitals will be made through the Motor Vehicle Accident Fund (MVAFF); in insured vehicle cases, insurers contribute, while the government covers hit-and-run or uninsured cases.

**Timely Payment:** Approved claims are to be settled by the state health agency within 10 days to ensure financial certainty for hospitals.

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**Grievance Redressal:** District-level mechanism through Road Safety Committees chaired by District Magistrates.

### Why PM RAHAT Matters

**Road Safety and Emergency Healthcare:** India records high road accident fatalities annually, with studies showing that nearly 50% of deaths could be averted if victims reach hospital within the “golden hour”. PM RAHAT aims to bridge the gap between accident occurrence and immediate emergency care, reducing preventable deaths.

**Integrated Digital Framework:** The scheme leverages technology and digital platforms (ERSS, eDAR, TMS 2.0) to speed up reporting, authentication, treatment, and claims — reflecting the Digital India governance approach.

**Support for Good Samaritans:** Provision for involving and supporting individuals (sometimes called Rah-Veer/Good Samaritans) who assist accident victims in reaching hospitals sooner adds a community engagement element to emergency care.

### Important Terms to Remember

**Cashless Treatment:** Medical care provided without upfront payment by the patient, directly billed to the scheme.

**Golden Hour:** The first 60 minutes after a traumatic injury, critical for saving lives with prompt medical treatment.

**Emergency Response Support System (ERSS 112):** A pan-India integrated emergency number linking accident reporting and hospital access.

**Motor Vehicle Accident Fund (MVAf):** Dedicated fund to reimburse hospitals for treating accident victims under this scheme.