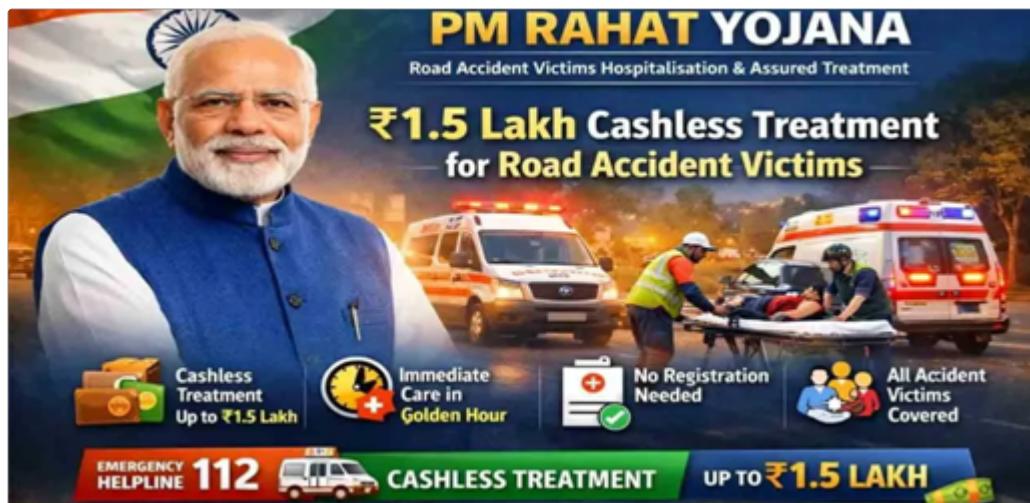




PM RAHAT Scheme for Cashless Road Accident Treatment

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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 (MVAF); 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.

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.