

GOVERNMENT OF INDIA  
MINISTRY OF ROAD TRANSPORT AND HIGHWAYS  
**RAJYA SABHA**  
**UNSTARRED QUESTION NO - 2166**  
ANSWERED ON -19/03/2025

**CASHLESS TREATMENT FOR VICTIMS OF ROAD ACCIDENT**

2166. SHRI KUNWAR RATANJEET PRATAP NARAYAN SINGH:

Will the Minister of ROAD TRANSPORT AND HIGHWAYS be pleased to state:

- (a) the details of the proposed scheme to provide cashless treatment to victims of road accidents caused by the use of motor vehicles;
- (b) the timeline for the implementation of this scheme and the States that will initially be covered;
- (c) the criteria for determining eligibility for cashless treatment under this scheme; and
- (d) the measures being taken to ensure the effective coordination between hospitals, insurance companies and Government for seamless implementation?

**ANSWER**

THE MINISTER OF ROAD TRANSPORT AND HIGHWAYS

(SHRI NITIN GADKARI)

(a) As per section 162 of the Motor Vehicles Act, 1988, Government has formulated a scheme to provide cashless treatment to the victims of road accidents caused by the use of motor vehicles. The key features of the scheme are summarised as under:

- Victims are entitled to cashless treatment upto Rs. 1.5 lakh per victim per accident for a maximum period of 7 days from date of accident.
- To be implemented by National Health Authority (NHA) in coordination with State Governments (Police, empaneled hospitals, State Health Agency (SHA)) etc.
- Ayushman Bharat Pradhan Mantri-Jan Arogya Yojna (AB PM-JAY) packages for trauma and polytrauma care have been co-opted.
- Claims raised by hospitals for providing treatment to be reimbursed from the Motor Vehicle Accident Fund, jointly funded by general insurance companies and Central Government.

(b) Government in the Ministry of Road Transport and Highways (MoRTH), along with National Health Authority (NHA), has implemented pilot program for providing cashless treatment to victims

of road accidents in the Union Territories of Chandigarh and Puducherry and States of Assam, Haryana, Punjab and Uttarakhand.

The ongoing pilot program under implementation is aimed at further strengthening the scheme through on-ground validation and assessment in collaboration with all stakeholders, while also ensuring operational readiness of States/Union Territories for pan India launch of the Scheme.

(c) Considering the legal mandate under Motor Vehicles Act, 1988, the scheme shall be applicable to all road accidents caused by use of motor vehicle on any category of road.

(d) The scheme is being implemented through a technology platform which amalgamates existing technical assets i.e., Transaction Management System (TMS) of National Health Authority used by hospitals and Electronic Detailed Accident Report (eDAR) used by police officials. Further, the Government has set up the Motor Vehicle Accident Fund as per the mandate of section 164B of Motor Vehicles Act, 1988, which is to be utilised, inter alia, for treatment of the persons as per the scheme under section 162 of the Motor Vehicles Act, 1988. The Fund includes contributions pooled from general insurance companies as well as budgetary grant by the Government.

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