

GOVERNMENT OF INDIA
MINISTRY OF ROAD TRANSPORT AND HIGHWAYS

RAJYA SABHA
UNSTARRED QUESTION NO - 1225
ANSWERED ON - 30/07/2025

**SCHEME TO PROVIDE CASHLESS TREATMENT TO ROAD ACCIDENT
VICTIMS**

1225. SMT. RAMILABEN BECHARBHAI BARA:
SHRI AMAR PAL MAURYA:
SHRI BRIJ LAL:
SMT. KIRAN CHOUDHRY:
SHRI MITHLESH KUMAR:
SHRI JAGGESH:

Will the Minister of ROAD TRANSPORT AND HIGHWAYS

be pleased to state:

- (a) current status of implementation of the cashless treatment scheme for road accident victims in all States and Union Territories, particularly the State of Uttar Pradesh;
- (b) the manner in which this scheme is aligned with the overarching objectives of Ayushman Bharat-Pradhan Mantri Jan Arogya Yojana (AB PM-JAY) in providing trauma care; and
- (c) the budgetary allocations and funding mechanism for cashless treatment of road accident victims for the current and upcoming financial years?

ANSWER

THE MINISTER OF ROAD TRANSPORT AND HIGHWAYS

(SHRI NITIN JAIRAM GADKARI)

(a) 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.

(b) Although the Scheme does not fall within the ambit of Ayushman Bharat - Pradhan Mantri Jan Arogya Yojana (AB-PM-JAY), being a statutory scheme, the Scheme aligns with the overarching objectives of AB-PM-JAY by ensuring timely, equitable, and cashless access to trauma care for road accident victims. The scheme leverages the AB PM-JAY IT platform

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.

(c) The Scheme is jointly funded having contributions by the general insurance companies for cases where offending motor vehicle is insured and for cases involving other than insured motor vehicle, 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.
