

GOVERNMENT OF INDIA
MINISTRY OF ROAD TRANSPORT AND HIGHWAYS
RAJYA SABHA
UNSTARRED QUESTION NO - 4240
ANSWERED ON - 01/04//2026

CASHLESS TREATMENT FOR ROAD ACCIDENT VICTIMS

4240. SHRI BABUBHAI JESANGBHAI DESAI:

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

(a) whether Government has implemented the Cashless Treatment Scheme for Road Accident Victims, notified in 2025, across the country to ensure immediate medical assistance to accident victims without financial constraints;

(b) if so, the details thereof, regarding reduction in fatalities during the "Golden Hour" on National Highways including Gujarat and Maharashtra;

(c) the number of identified road accident "black spots" on NH that have been rectified during the last three years and whether road safety measures are being aligned with the standards of the International Road Assessment Programme; and

(d) whether AI is proposed to be integrated in FASTag 2.0 for barrier-less tolling and improved traffic management?

ANSWER

THE MINISTER OF ROAD TRANSPORT AND HIGHWAYS

(SHRI NITIN JAIRAM GADKARI)

(a) & (b) In accordance with the legal mandate under Section 162 of the Motor Vehicles Act (MV Act), 1988, "Prime Minister -Road Accident Victims' Hospitalisation and Assured Treatment (PM-RAHAT) Scheme" has been notified and comprehensive guidelines detailing the process flow, roles and responsibilities of respective stakeholders, and the Standard Operating Procedures (SOPs) for its implementation have been issued. The scheme has been launched nation-wide on 13.02.2026 after onboarding States/UTs on the digital platform except the State of West Bengal. The necessary steps for implementation of the scheme are yet to be completed by State of West Bengal. As the scheme has been launched nation-wide recently including the States of Gujarat and Maharashtra, it is too early to assess its efficacy in terms of reduction in fatalities during the "Golden Hour". The salient features of the scheme are as under:

(i) Treatment cover upto ₹1.5 lakh per victim will be provided, subject to a maximum cap of 7 days from date of accident on any category of road. The treatment cover will be available to all those victims who are involved in road accidents caused by use of motor vehicles.

(ii) Every road accident victim shall be provided with stabilization treatment for up to 24 hours in non-life-threatening cases and up to 48 hours in life-threatening cases at designated hospitals, subject to police response.

(iii) This statutory scheme will take precedence over any other central / state level schemes.

(iv) The scheme has been successfully implemented through the amalgamation of two existing platforms –eDAR (Electronic Detailed Accident Report) used by police officials for reporting of accidents and TMS 2.0 (Transaction Management System) of National Health Authority (NHA) used by hospitals for treatment, claim submissions and processing of payments.

(v) The reimbursement to hospitals is being done through Motor Vehicle Accident Fund (MVAFF) which is funded through contributions from General Insurance companies for cases where the offending motor vehicle is insured and through budgetary support for uninsured and hit & run cases.

Through integration with the 112 Emergency Response Support System (ERSS), the victim or Good Samaritan (RAH-VEER) can obtain necessary information regarding the nearest designated hospital, request an ambulance, or both, as per the situation's requirements. As soon as the victim is admitted, treatment process will have to be initiated based on the Health Benefit Packages developed by NHA. In parallel, while initiating the treatment, police authentication of the victim will have to be initiated in the TMS platform. The hospital would generate the treatment ID(s) on TMS and push it to the district police through eDAR. The time available with police for responding on eDAR shall be upto 24 hours, or 48 hours in life threatening situations as decided by the hospital administrator.

(c) Rectification of black spots is a continuous process and temporary measures are taken on immediate basis. Out of total 16,542 blackspots identified on National Highways (NHs) in the country, short-term rectification has been completed on 14,138 black spots. Long-term rectification measures, as recommended by road safety audit reports, are implemented only at locations deemed necessary. Accordingly, long-term measures have been completed at 6,649 black spots, while 4,077 black spots have been assessed as not requiring such long-term interventions. The details are attached as Annexure-A.

All National Highway (NH) works are carried out as per standards, guidelines, manual, code of practice of Indian Roads Congress as well as specifications for Road and Bridge Works. Necessary road safety measures are taken during design, construction, operation and maintenance stages. Further, Guidelines have been issued for regular safety audit of all NHs at design, construction, pre-opening stage of NH projects as well as on existing NHs for ensuring road safety.

(d) In the efforts to enhance toll operations and enable seamless movement of vehicles, the Government has decided to implement Multi-Lane Free Flow (MLFF) Electronic Toll Collection system, which facilitates barrier-free tolling using integrated technologies including Automatic Number Plate Recognition (ANPR) with Artificial Intelligence analytics and high performance Radio Frequency Identification (RFID) -based Electronic Toll Collection (FASTag), where the user fee shall be charged from the vehicle users without halting at the toll plaza for the purpose.

ANNEXURE-A

ANNEXURE REFERRED TO IN REPLY TO PARTS (c) OF THE RAJYA SABHA UNSTARRED QUESTION NO. 4240 FOR ANSWER ON 01.04.2026 ASKED BY SHRI BABUBHAI JESANGBHAI DESAI REGARDING CASHLESS TREATMENT FOR ROAD ACCIDENT VICTIMS.

States/UTs	Blackspots	Short-term Rectification Completed	Long-term Rectification Completed
Gujarat	386	386	168
Odisha	597	582	378
Tamil Nadu	1661	1633	613
Maharashtra	550	534	267
West Bengal	1339	1322	803
Delhi	335	335	181
Jharkhand	279	279	120
Karnataka	1278	1220	701
Kerala	701	599	123
Goa	50	40	26
Andhra Pradesh	1060	787	343
Telangana	1535	1259	516
Bihar	306	291	64
Assam	285	252	77
Mizoram	1	1	1
Meghalaya	56	36	23
Nagaland	71	50	64
Sikkim	16	16	16
Manipur	19	14	14
Tripura	29	21	12
Arunachal Pradesh	9	9	0
Uttarakhand	110	107	80
Punjab	1407	1112	463

Haryana	124	121	58
Chandigarh	7	7	0
Madhya Pradesh	596	590	225
Uttar Pradesh	2210	1067	540
UT of J&K & UT of Ladakh	224	170	62
Himachal Pradesh	232	232	199
Chhattisgarh	338	337	245
Rajasthan	727	727	265
Andaman & Nicobar	4	2	2
