

GOVERNMENT OF INDIA
MINISTRY OF ROAD TRANSPORT AND HIGHWAYS
RAJYA SABHA
UNSTARRED QUESTION NO - 576
ANSWERED ON - 04/02/2026

**CASHLESS GOLDEN-HOUR TREATMENT SCHEME FOR ROAD ACCIDENT
VICTIMS**

576 SHRI MEDA RAGHUNADHA REDDY:

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

- (a) the present status of cashless golden-hour treatment scheme for road accident victims, including its scope and operation framework, and the details thereof;
- (b) the States and Union Territories covered under the pilot phase so far and the outcomes achieved in terms of lives saved and claims settled;
- (c) whether Andhra Pradesh has been included or proposed to be included under the scheme;
- (d) if so, the details thereof; and
- (e) the timeline envisaged by the Government for nationwide rollout of the cashless golden-hour treatment scheme?

ANSWER

THE MINISTER OF ROAD TRANSPORT AND HIGHWAYS

(SHRI NITIN JAIRAM GADKARI)

(a) to (e): Section 162 of Motor Vehicles Act, 1988, inserted vide Motor Vehicles (Amendment) Act, 2019, mandates the Central Government to formulate a scheme for the cashless treatment of victims of the accident during the golden hour. Accordingly, Cashless Treatment for Road Accident Victims Scheme, 2025 (Scheme) has been notified vide S.O. 2015(E) dated 05.05.2025. Further, comprehensive guidelines detailing the process flow, roles and responsibilities of various stakeholders, and the Standard Operating Procedures (SOPs) for its implementation have been issued vide S.O. 2489 (E) dated 04.06.2025.

Key features of the Scheme are as under:

- (i) Treatment cover up to Rs. 1.5 lakh per victim will be provided, subject to a maximum cap of 7 days from date of accident. The treatment cover will be available to those victims who are involved in road accidents caused by use of motor vehicles across any category of road.
- (ii) Every motor vehicle road accident victim shall be provided with stabilization treatment for upto 24 hours in non-life-threatening cases and upto 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) Treatment will be provided based on the latest Health Benefits Packages developed by National Health Authority.

(v) The scheme is jointly funded with contributions by General Insurance companies for cases where the offending Motor Vehicle is insured and budgetary support for cases involving uninsured motor vehicles or Hit and Run Motor Accidents.

(vi) Claims raised by hospitals for providing treatment to be reimbursed from the Motor Vehicle Accident Fund.

(vii) The Scheme is being implemented through the amalgamation of two existing platforms, i.e. 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 submission and processing of payments.

Further, a complete digital trail for the Scheme will exist from the time of accident reporting through the 112 Emergency Response Support System (ERSS) platform to victim admission, treatment, police authentication, claim processing and final payment.

The Scheme has been formulated under the legal mandate of Section 162 of the Motor Vehicle Act, 1988 and therefore has a pan India applicability.

To develop on-ground readiness of the States and UTs and to assess the potential implementation challenges prior to its national roll out, pilot program was carried out in 6 States / UTs, namely, Chandigarh, Assam, Punjab, Uttarakhand, Haryana and Puducherry. During pilot implementation out of the total number of 6,833 treatment requests raised, 5,480 victims have been found eligible and received cashless treatment as per the Scheme provisions. The total fund disbursed under the Motor Vehicle Accident Fund is Rs.73,88,848/-.
