

**GOVERNMENT OF INDIA  
MINISTRY OF ROAD TRANSPORT AND HIGHWAYS**

**LOK SABHA  
STARRED QUESTION NO.243  
ANSWERED ON 12<sup>TH</sup> DECEMBER, 2024**

**CASHLESS TREATMENT OF ROAD ACCIDENT VICTIMS**

**\*243. SHRI RAJKUMAR CHAHAR:  
SHRI NAVEEN JINDAL**

**Will the Minister of ROAD TRANSPORT AND HIGHWAYS**

सड़क परिवहन और राजमार्ग मंत्री

**be pleased to state:**

- (a) whether the Government has implemented/formulated any scheme for cashless treatment of road accident victims mandated by Section 162 of the Motor Vehicles Act, 1988;**
- (b) if so, the details thereof and if not, the time by which it is expected to be implemented nationwide;**
- (c) the Government's experiences and key takeaways from the cashless treatment schemes in Chandigarh and Assam;**
- (d) whether the Government is aware that the cap of Rs.1.5 lakh and one-week limit for cashless treatment may be inadequate for severely injured victims; and**
- (e) if so, whether the Government plans to revise these limits in the final scheme and if so, the details thereof?**

**ANSWER**

**THE MINISTER OF ROAD TRANSPORT AND HIGHWAYS**

**(SHRI NITIN JAIRAM GADKARI)**

**(a) to (e) A statement is laid on the Table of the House.**

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**STATEMENT REFERRED TO IN REPLY TO PARTS (a) to (e) OF THE LOK SABHA STARRED QUESTION NO. 243 ANSWERED ON 12.12.2024 ASKED BY SHRI RAJKUMAR CHAHAR AND SHRI NAVEEN JINDAL REGARDING CASHLESS TREATMENT OF ROAD ACCIDENT VICTIMS.**

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**(a) &(b) In line with its commitment to reduce fatalities due to road accidents and the legal mandate under section 162 of the Motor Vehicles Act, 1988, Government is formulating a scheme to provide cashless treatment to the victims of road accidents caused by the use of motor vehicles. Key features of the scheme are as under:**

- **Victims are entitled to cashless treatment up to a maximum of Rs. 1.5 lakh per victim per accident for a maximum period of 7 days from date of accident as per health benefits packages for trauma and polytrauma of Ayushman Bharat Pradhan Mantri -Jan Arogya Yojana (AB PM-JAY).**
- **Applicable to all road accidents caused by use of motor vehicle on any category of road.**
- **The National Health Authority (NHA) shall implement the scheme, in coordination with police, hospitals, State Health Agency (SHA), etc., through an IT platform combining the functionalities of existing Electronic Detailed Accident Report (eDAR) application of Ministry of Road Transport & Highways and Transaction Management System (TMS) of NHA.**

**(c) Government in the Ministry of Road Transport and Highways (MoRTH), along with National Health Authority (NHA), has implemented pilot programs for providing cashless treatment to victims of road accidents in the Union Territory of Chandigarh and Puducherry and States of Assam, Haryana, Punjab and Uttarakhand. The pilot program is aimed at strengthening the scheme through on-ground validation and assessment in collaboration with States/Union Territories, while also ensuring operational readiness of States/Union Territories for pan India launch of the Scheme. During pilot implementation following key learnings have been noted:**

- **To effect quick transfer of the victim to the nearest empanelled hospital, strengthening of the ambulance ecosystem and**

**maximum convergence of 112 with the associated helplines viz.108, 102, 1033, or any Central / State-specific helplines is essential for administering timely medical care, especially during the golden hour when the likelihood of preventing death is high.**

- Comprehensive and rigorous training sessions are essential for field officials. This includes familiarization with the scheme's features and proficiency in data entry processes on relevant portals.**
- To expand access and coverage under the scheme, more hospitals are required to be empanelled especially hospitals located near the accident hotspots.**
- Optimisation of police response time and better coordination between various stakeholders is required.**

**(d) & (e) The Scheme is meant to provide treatment to victims of road accidents, including during the golden hour when the likelihood of preventing death is high. The utilization data of National Health Authority's benefits packages for trauma and polytrauma care, including as observed during the pilot implementation, indicates that the vast majority of the road accident victims do not require treatment beyond Rs.1.5 lakh or hospitalization beyond seven days.**

**Treatment beyond the prescribed limit of the Scheme may be availed under the respective schemes of States/UTs as per the eligibility criteria defined therein.**

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