

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

**LOK SABHA
UNSTARRED QUESTION NO. 4448
ANSWERED ON 27TH MARCH, 2025**

CASHLESS TREATMENT FOR ROAD ACCIDENT VICTIMS

4448. SMT. ANITA SUBHADARSHINI:

Will the Minister of ROAD TRANSPORT AND HIGHWAYS

सड़क परिवहन और राजमार्ग मंत्री

be pleased to state:

(a) whether the Government has any plan to rollout cashless treatment facility for road accident victims across the country during current year after the success of "pilot project" in six States that was launched on 14th March, 2024;

(b) if so, the details thereof;

(c) the details of stakeholders to implement this project; and

(d) the details of budgetary allocation for the said project during the year 2025-26?

ANSWER

THE MINISTER OF ROAD TRANSPORT AND HIGHWAYS

(SHRI NITIN JAIRAM GADKARI)

(a) to (c) 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 seven 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.**

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.

(d) There is a provision of funds to the tune of Rs.272 crore for the scheme in the budgetary allocation for 2025-26.
