

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

**LOK SABHA
UNSTARRED QUESTION NO. 205
ANSWERED ON 29th January, 2026**

Cashless Treatment to Road Accident Victims

205. Shri Chavan Ravindra Vasantao:

Shri Sudheer Gupta:

Shri Dhairyasheel Sambhajirao Mane:

Will the Minister of ROAD TRANSPORT AND HIGHWAYS

सड़क परिवहन और राजमार्ग मंत्री

be pleased to state:

(a) whether the Government has any proposal to introduce a nationwide cashless treatment scheme for road accident victims across the country;

(b) if so, the details thereof;

(c) the salient features of the proposed scheme including eligibility, coverage amount, duration of treatment and categories of hospitals to be empanelled;

(d) The time by which it is likely to be rolled out and the manner in which the scheme will be funded and implemented by the Government;

(e) whether the government proposes to link the existing insurance, motor vehicle compensation mechanisms or schemes such as Ayushman Bharat with the said scheme and if so, the details thereof; and

(f) the measures taken to ensure timely admission, quality treatment, reimbursement to hospitals and awareness among the general public about the scheme?

ANSWER

THE MINISTER OF ROAD TRANSPORT AND HIGHWAYS

(SHRI NITIN JAIRAM GADKARI)

(a) to (d) In accordance with the legal mandate under Section 162 of the Motor Vehicles Act, 1988, Cashless Treatment for Road Accident Victims Scheme, 2025 has been notified vide S.O. 2015(E) dated 05.05.2025. Furthermore, 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) 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.

(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 other-than-insured cases.

(vi) As per the Scheme guidelines notified vide S.O. 2489 (E) dated 04.06.2025, hospitals empanelled under the Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB PM-JAY) shall be automatically deemed designated hospitals for the purposes of the Scheme. Further, NHA has issued detailed guidelines for designating and onboarding of additional hospitals by States & UTs vide OM S-12018/81/2024 dated 20 May 2025.

(e) The Scheme is being implemented through the amalgamation of two existing platforms, i.e. eDAR and TMS 2.0. The third party insurance status of the offending vehicle is captured on eDAR as it is integrated with VAHAN Portal.

The Government of India is already implementing a separate Compensation to Victims of Hit and Run Motor Accidents Scheme with effect from 01.04.2022. Under this Scheme, a fixed sum of Rs. 2 lakh is to be provided in case of death, and a fixed sum of Rs. 50,000 is to be provided in case of grievous hurt. The compensation is provided to the victims of Hit & Run motor accident as per a time-bound procedure defined under the Scheme.

It may be noted that Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB PM-JAY) is a benefit-based health insurance scheme, under which beneficiaries are identified in advance. In contrast, the Cashless Treatment for Road Accident Victims Scheme, which is a statutorily mandated scheme under Section 162 of the Motor Vehicles Act, 1988 in which any road accident victim caused by use of motor vehicle on any category of road can be a beneficiary.

(f) To ensure that the road accident victim reaches the designated hospital within golden hour, integration with 112 Emergency Response Support System (ERSS) has been ensured. 112 operator guides victim to the nearest designated hospital and also provides facility of ambulance, if required.

The Treatment is provided to victims as per standard Health Benefit packages of NHA. Once the victim is discharged from the Scheme, the hospital will have to submit the claim along with necessary documents to State Health Agency (SHA).

The claim will be verified and approved by the SHA. To ensure timely payments to hospitals, a period of 10 days has been defined from the claim being approved by SHA for District Collectors or General Insurance Council to make the payments to the concerned hospitals, as the case maybe.

A complete digital trail for the Scheme will exist from the time of accident reporting through the 112 ERSS platform to victim admission, treatment, police authentication, claim processing and final payment.

Besides sensitizing the States/UTs, the Sadak Suraksha Abhiyan has been launched through Central Bureau of Communication to create awareness on programs and policies including the Scheme.
