PM RAHAT

Prelims: *Current events of national and international importance | Government policies and interventions*

Why in News?

Recently, the Government launched the Pradhan Mantri Rahat Road Accident Victim Hospitalisation and Assured Treatment (PM Rahat) Scheme.

- It is ***a national cashless treatment scheme for road accident victims*** to ensure immediate medical care during the Golden Hour.
- **Aim –** To prevent deaths due to delayed medical treatment after road accidents and ensure financial protection for victims and hospitals.
- **Launched in –** 2026.
- **Nodal Ministry –** ***Ministry of Road Transport and Highways.***
- **Implemented by –** Through the integrated,
- Electronic Detailed Accident Report (eDAR) platform of the Ministry of Road Transport
- Highways with the Transaction Management System (TMS 2.0) of the National Health Authority.
- **Components – Emergency Response –** Integration with Emergency Response Support System (112 helpline) for hospital and ambulance coordination.
- **Digital Processing –** Digital accident reporting, police authentication, and claim processing through eDAR and TMS 2.0.
- **Funding Mechanism –** Reimbursement through the Motor Vehicle Accident Fund.
- **Insurance-Based Payment –** Payments from General Insurance Companies in insured vehicle cases.
- **Government Funding –** Budgetary allocation for uninsured and hit-and-run cases.
- **Fast Claim Settlement –** Approved claims are paid within 10 days to ensure uninterrupted hospital treatment.
- **Grievance Redressal –** Complaints of road accident victims handled by a Grievance Redressal Officer (GRO).
    - GRO nominated by the District Road Safety Committee, chaired by the District Collector/District Magistrate/Deputy Commissioner.
- **Coverage –** Road accident victims in any category. within 7 days of the accident (police authentication required).
- **Target –** Cashless treatment up to ₹1.5 lakh per victim for 7 days.
- **Stabilisation treatment –**
    - Up to 24 hours for non-life-threatening cases.
    - Up to 48 hours for life-threatening cases.

- **Significance –** Ensures life-saving treatment during the Golden Hour.
    - ***Nearly 50% of road accident deaths can be averted if victims are admitted to the hospital within the first hour.***
- Reduces preventable road accident deaths.
- Strengthens India's emergency healthcare and road safety ecosystem.
- Promotes citizen-centric governance and financial protection.

Quick Fact
Pradhan Mantri Suraksha Bima Yojana • It is a ***Central Sector Scheme*** with one-year personal accident insurance, renewable annually. • **Aim –** To provide financial protection against death or disability due to accidents. • **Eligibility** – Age group 18 to 70 years with a bank account. • **Premium** – Rs. 20 per year per member • **Risk Coverage –** - Accidental Death of insured person – Rs. 2 Lakh - Total irrecoverable loss of both eyes or loss of use of both hands or feet – Rs. 2 Lakh (Full Disability) - Total irrecoverable loss of sight of one eye or loss of use of one hand or foot - Rs. 1 Lakh (Partial Disability) • **Implementation –** The scheme will be offered by all Public Sector General Insurance Companies and all other insurers who are willing to join the scheme and tie up with banks for this purpose.

Reference

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