PM-RAHAT (Prime Minister–Road Accident Victims' Hospitalisation and Assured Treatment) Scheme

Prelims: *Current events of national and international importance | Governance*

Why in News?

The Kerala government will soon implement the Union government's PM-RAHAT (Prime Minister–Road Accident Victims' Hospitalisation and Assured Treatment) scheme.

- PM RAHAT is a structured ***emergency response scheme*** designed to provide immediate, cashless medical care to road accident victims.

Accident Status in India
• India records a significant number of road accident fatalities every year, many of which are preventable with timely medical intervention. • Studies indicate that nearly 50% of road accident deaths can be averted if victims are admitted to hospital within the first hour.

- It focuses heavily on utilizing the ***Golden Hour*** (the first hour after trauma when prompt medical care has the highest likelihood of preventing death).
- **Target Beneficiary -** *Any* road accident victim on *any* category of road in India.
- **Financial Cap-** Cashless treatment up to ***Rs.1.5 lakh*** per victim.
- **Time Limitation-** Covered for a maximum period of ***7 days*** from the date of the accident.
- **Stabilization Windows**
  - Up to 24 hours for non-life-threatening cases.
  - Up to 48 hours for life-threatening cases.
- **Implementation** - The scheme is implemented through two separate ministerial platforms - Ministry of Road Transport and Highways & National Health Authority.
  - **eDAR Platform:** Electronic Detailed Accident Report under the

Ministry of Road Transport and Highways (MoRTH).
    - **TMS 2.0:** Transaction Management System under the *National Health Authority (NHA).*
- **Emergency Helpline Integration -** Integrated with the Emergency Response Support System (ERSS) 112 helplines.
- Victims, Good Samaritans (Rah-Veer), or bystanders can dial 112 to locate the nearest designated hospital and request ambulance assistance.
- **Funding Mechanism -** Hospitals are reimbursed through the ***Motor Vehicle Accident Fund (MVAF)*** via a tiered funding model based on the nature of the accident.

Accident Scenario	Source of Hospital Reimbursement
Offending vehicle is insured	Contributions made by General Insurance Companies
Uninsured OR Hit & Run cases	Budgetary allocation by the Government of India

- **Financial Settlement Timeline -** Claims approved by the State Health Agency (SHA) must be paid to the hospitals within 10 days to ensure financial certainty.
- **Police Authentication -** Treatment and stabilization are subject to mandatory police confirmation on an integrated digital system within strict timelines.
- **Grievance Redressal -** Addressed at the district level by a nominated *Grievance Redressal Officer* under the District Road Safety Committee.
    - **Chaired by -** The District Collector / District Magistrate / Deputy Commissioner.

Reference

The Hindu | PM-RAHAT scheme

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