

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

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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 (MVAFF)** 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](#)