



Government Launches "PM RAHAT"

Context: Prime Minister Modi has approved the launch of the PM RAHAT (Road Accident Victim Hospitalization and Assured Treatment) Scheme.



PM RAHAT

(Road Accident Victim Hospitalization and Assured Treatment)

It is a newly launched initiative by the Ministry of Road Transport and Highways.



Objective

to provide immediate, cashless medical treatment to road accident victims across India.



Significance

it aims to reduce fatalities during the "Golden Hour" (the critical first hour after an accident).

Golden Hour - Critical First Hour



Key features of the scheme



Cashless treatment

up to ₹1.5 lakh for up to 7 days.



Stabilization care

It offers stabilization care for a maximum of 24 hours in cases that are not life-threatening and 48 hours in life-threatening situations.



Universal coverage

The scheme covers all road accident victims on all types of roads.



No advance payments

Hospitals cannot ask for advance payments for emergency stabilization.



Emergency response link

Implementation is linked with the 112 helpline for emergency response.



Empaneled hospitals

Treatment is available at hospitals empaneled under Ayushman Bharat (PM-JAY).

Support & Infrastructure



A digital system connects the eDAR and TMS 2.0 for reporting and claim processing.



Funding comes from the Motor Vehicle Accident Fund (MVAFF).



Grievances are handled by a Grievance Redressal Officer at the district level.