

## Cashless Treatment Scheme for Road Accident Victims



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The Government of India introduced a cashless treatment scheme for road accident victims on 5 May 2025. This initiative ensures that individuals injured in road accidents receive immediate medical care without financial barriers. The scheme allows for treatment costs up to ₹1.5 lakh per person, per accident, without any upfront payment. This measure aims to save lives by providing timely medical attention.

### **Scheme Details**

The cashless treatment scheme applies to any person injured in a road accident on Indian roads. It is designed to alleviate financial constraints that often delay necessary medical care. Victims can access cashless treatment at designated hospitals for a maximum of seven days post-accident.

### **Implementation Process**

The National Health Authority (NHA) is responsible for implementing the scheme. It collaborates with police, hospitals, and State Health Agencies to facilitate smooth operations. If a victim is treated at a non-designated hospital, only stabilisation care is provided until transfer to a designated facility is arranged.

### **Monitoring and Oversight**

A steering committee led by the Road Secretary oversees the scheme. This committee includes representatives from various ministries and agencies. It addresses challenges and ensures the effective execution of the cashless treatment initiative. This scheme builds upon a pilot launched in March 2024, reflecting the government's dedication to enhancing road safety and healthcare access.

### **How to Avail the Scheme**

To benefit from the scheme, accident victims must seek immediate treatment at a designated hospital. A list of these hospitals can be found through the State Road Safety Council or the NHA portal. It is crucial to inform the police about the accident, as their report is necessary for processing claims.

### **Financial Aspects**

Victims can receive treatment without any upfront payment at designated hospitals. The hospital will liaise with the NHA for claim settlements up to ₹1.5 lakh. It is advisable to keep copies of medical reports, bills, and the police FIR for any future claims or follow-ups.

### **Duration of Coverage**

The scheme covers medical treatment for seven days from the date of the accident. After this period, victims may need to utilise personal insurance or explore other healthcare options for ongoing treatment.