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

PM-RAHAT gives cashless treatment to people injured in road accidents involving motor vehicles, on any category of road, at designated hospitals across the country.

What you may get

Cashless treatment worth up to Rs 1.5 lakh for each victim, for a maximum of 7 days from the date of the accident. Emergency stabilisation care comes first at a designated hospital: up to 24 hours when life is not in danger and up to 48 hours when it is, depending on how quickly the police respond.

Who it is for

Anyone injured in a road accident caused by a motor vehicle, on any category of road in India.

Main conditions

- The accident must involve motor vehicles. Roads of every category are covered.
- Cover is limited to Rs 1.5 lakh per victim and to 7 days from the date of the accident.
- Treatment is given at designated hospitals, which include hospitals empanelled under Ayushman Bharat PM-JAY that follow the National Health Authority guidelines for this scheme.
- If another Central or State scheme also applies, this scheme takes precedence.

How to apply

1. After an accident, go to the nearest designated hospital. The victim or a helper can also use the 112 emergency service to find the nearest designated hospital and call an ambulance.
2. The hospital starts treatment on the basis of the National Health Authority health benefit packages and creates a treatment ID on the online system.
3. The hospital informs the police through the digital accident report system. The police have 24 hours to confirm, or 48 hours in life-threatening cases.
4. In Andhra Pradesh, the network hospitals of Dr NTR Vaidya Seva Trust have been told to register every road accident victim under this scheme.

Status

Active

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