

PM RAHAT Scheme

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PM-RAHAT Scheme Latest News

The requirement for facial identification of an accident victim to claim relief under the PM RAHAT Scheme has been removed, informed Dakshina Kannada District Health and Family Welfare Officer (DHO) recently.

About PM-RAHAT Scheme

- PM RAHAT (**Road Accident Victim Hospitalization and Assured Treatment**) is a **Central Sector Scheme** under the **Ministry of Road Transport and Highways (MoRTH)**.
- Under the Scheme, every **eligible road accident victim on any category of road** will be entitled to **cashless treatment up to ₹1.5 lakh per victim** for a **period of seven days from the date of accident**.
- This statutory scheme will take **precedence over any other Central or State-level schemes**.

Salient Features of the Scheme

- Every road accident victim shall be provided with **stabilization treatment for up to 24 hours in non-life-threatening cases** and up to **48 hours in life-threatening cases** at designated hospitals, subject to police response.
- It has been successfully **implemented** through the amalgamation of **two existing platforms**.
 - **eDAR (Electronic Detailed Accident Report)** used by police officials for reporting accidents
 - **TMS 2.0 (Transaction Management System) of the National Health Authority (NHA)**, used by hospitals for treatment, claim submissions, and processing of payments.
- **While initiating the treatment, police authentication** of the victim will have to be **initiated on the TMS platform**.
- The **hospital would generate the treatment ID(s)** on TMS and **push them to the district police through eDAR**.
- The time available with police for responding on eDAR shall be up to 24 hours, or 48 hours in life-threatening situations, as decided by the hospital administrator.
- It will be **integrated with the Emergency Response Support System (ERSS) 112**, enabling **victims, Good Samaritans to dial 112 to locate the nearest designated hospital** and request ambulance assistance.
- **Reimbursements** to hospitals will be made through the **Motor Vehicle Accident Fund (MVAf)**.
 - In cases where the **offending vehicle is insured, payment** will be drawn from **contributions made by general insurance companies**.
 - In **uninsured and hit & run cases, payment** will be made through **budgetary allocation** by the Government of India.
- A **complete digital trail for the Scheme will exist** from the time of accident reporting through the 112 ERSS platform to victim admission, treatment, police authentication, claim processing, and final payment.
- **Grievance Redressal:** Grievances will be addressed by a Grievance Redressal **Officer nominated by the District Road Safety Committee chaired by the District Collector/District Magistrate**.

News: TH

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